

前払式支払手段に関する内閣府令 Cabinet Office Ordinance on Prepaid Payment Instruments

(平成二十二年三月一日内閣府令第三号)
(Cabinet Office Ordinance No. 3 of March 1, 2010)

資金決済に関する法律（平成二十一年法律第五十九号）及び資金決済に関する法律施行令（平成二十二年政令第十九号）の規定に基づき、並びに同法及び同令を実施するため、前払式支払手段に関する内閣府令を次のように定める。

Pursuant to the provisions of and for the purpose of enforcing the Payment Services Act (Act No. 59 of 2009) and the Order for Enforcement of the Payment Services Act (Cabinet Order No. 19 of 2010), the Cabinet Office Ordinance on Prepaid Payment Instruments is hereby established as follows.

第一章 総則（第一条—第八条）

Chapter I General Provisions (Article 1 – Article 8)

第二章 自家型発行者（第九条—第十三条）

Chapter II Issuer of Prepaid Payment Instruments for Own Business (Article 9 – Article 13)

第三章 第三者型発行者（第十四条—第二十条）

Chapter III Issuer of Prepaid Payment Instruments for Third-Party Business (Article 14 – Article 20)

第四章 表示、発行保証金の供託その他の義務（第二十一条—第四十五条）

Chapter IV Indication, Making of Security Deposit for Issuance, and Other Obligations (Article 21 – Article 45)

第五章 監督（第四十六条—第五十条）

Chapter V Supervision (Article 46 – Article 50)

第六章 雑則（第五十一条—第五十六条）

Chapter VI Miscellaneous Provisions (Article 51 – Article 56)

附 則

Supplementary Provisions

第一章 総則

Chapter I General Provisions

(定義)

(Definition)

第一条 この府令において「前払式支払手段発行者」、「認定資金決済事業者協会」、「信託会社等」又は「銀行等」とは、それぞれ資金決済に関する法律（以下「法」

という。) 第二条 に規定する前払式支払手段発行者、認定資金決済事業者協会、信託会社等又は銀行等をいう。

Article 1 (1) The terms "Issuer of Prepaid Payment Instruments," "Certified Association for Payment Service Providers," "Trust Company, etc.," or "Deposit-taking Institutions" as used in this Cabinet Office Ordinance mean Issuer of Prepaid Payment Instruments, Certified Association for Payment Service Providers, Trust Company, etc., or Deposit-taking Institutions as prescribed in Article 2 of the Payment Services Act (hereinafter referred to as the "Act"), respectively.

2 この府令において「前払式支払手段」、「基準日未使用残高」、「支払可能金額等」、「自家型前払式支払手段」、「第三者型前払式支払手段」、「自家型発行者」、「第三者型発行者」又は「基準期間」とは、それぞれ法第三条 に規定する前払式支払手段、基準日未使用残高、支払可能金額等、自家型前払式支払手段、第三者型前払式支払手段、自家型発行者、第三者型発行者又は基準期間をいう。

(2) The terms "Prepaid Payment Instruments," "Unused Record Date Balance," "Amount Available for Payment, etc.," "Prepaid Payment Instruments for Own Business," "Prepaid Payment Instruments for Third-Party Business," "Issuer of Prepaid Payment Instruments for Own Business," "Issuer of Prepaid Payment Instruments for Third-Party Business," and "Record Period" as used in this Cabinet Office Ordinance mean Prepaid Payment Instruments, Unused Record Date Balance, Amount Available for Payment, etc., Prepaid Payment Instruments for Own Business, Prepaid Payment Instruments for Third-Party Business, Issuer of Prepaid Payment Instruments for Own Business, Issuer of Prepaid Payment Instruments for Third-Party Business, and Record Period as prescribed in Article 3 of the Act, respectively.

3 この府令において「加算型前払式支払手段」とは、前払式支払手段のうち電磁的方法（法第三条第一項第一号に規定する電磁的方法をいう。以下同じ。）により金額（金額を度その他の単位により換算して表示していると認められる場合の当該単位数を含む。）又は物品若しくは役務の数量の記録の加算が行われるものをいう。

(3) The term "Addition-type Prepaid Payment Instruments" as used in this Cabinet Office Ordinance means those Prepaid Payment Instruments in which amounts (if such amounts are found to be each time converted to and indicated as numbers in another unit, including numbers in said unit) or records of the quantity of goods or services are added by electronic or magnetic means (the electronic or magnetic means prescribed in Article 3, paragraph (1), item (i) of the Act; hereinafter the same applies).

(外国通貨の換算)

(Foreign Currency Conversion)

第二条 法（第二章に限る。） 、 資金決済に関する法律施行令（以下「令」といい、第二章に限る。） 又はこの府令の規定により金融庁長官（令第二十八条第一項 の規

定により財務局長又は福岡財務支局長（以下「財務局長等」という。）に金融庁長官の権限が委任されている場合にあつては、当該財務局長等。第二十八条、第三十五条第五号及び第三十六条を除き、以下同じ。）に提出する書類中、外国通貨をもって金額を表示するものがあるときは、当該金額を本邦通貨に換算した金額及びその換算に用いた標準を付記しなければならない。

Article 2 When a document to be submitted to the Commissioner of the Financial Services Agency (if the authority of the Commissioner of the Financial Services Agency has been delegated to the Directors-General of Local Finance Bureaus or the Director General of the Fukuoka Local Finance Branch Bureau (hereinafter referred to as the "Directors-General of Local Finance Bureaus, etc.") pursuant to the provisions of Article 28, paragraph (1) of the Order for Enforcement of the Payment Services Act (hereinafter referred to as the "Order"), said Directors-General of Local Finance Bureaus, etc.; hereinafter the same applies except in Article 28, Article 35, item (v), and Article 36) pursuant to the provisions of the Act (limited to Chapter 2), the Order (limited to Chapter 2), or this Cabinet Office Ordinance contains items indicated in a foreign currency, the equivalent amounts converted to Japanese currency and the standard used for the conversion must be included in the supplementary notes to said document.

（物品又は役務の数量を金銭に換算した金額）

(Monetary Amount Converted from the Quantity of Goods or Services)

第三条 法第三条第一項第二号に掲げる前払式支払手段を使用することによって給付又は提供を請求することができる物品又は役務の数量を金銭に換算した金額は、利用者に対し当該数量の物品を給付し、又は当該数量の役務を提供した場合に、当該利用者からその代価として通常取得すべき金額とする。

Article 3 (1) The monetary amount converted from the quantity of goods or services the delivery or provision of which can be claimed by using the Prepaid Payment Instruments prescribed in Article 3, paragraph (1), item (ii) of the Act is the amount that should normally be received from the user as consideration for the delivery or provision of goods or services in said quantity to the user when such delivery or provision is made.

2 前項の規定は、次条、第十九条、第四十条、第四十一条及び第四十八条の規定において物品又は役務の数量を金銭に換算する場合について準用する。

(2) The provisions of the preceding paragraph apply mutatis mutandis to cases where the quantity of goods or services is converted to a monetary amount under the provisions of the following Article, Article 19, Article 40, Article 41, and Article 48.

（基準日未使用残高の額）

(Amount of Unused Record Date Balance)

第四条 基準日未使用残高は、第一号に掲げる合計額から第二号に掲げる回収額を控除した額とする。

Article 4 The amount of the Unused Record Date Balance is the amount calculated by deducting the amount collected set forth in item (ii) from the total amount set forth in item (i):

一 当該基準日未使用残高に係る基準日（以下この条において「直近基準日」という。）以前に到来した各基準日に係る前払式支払手段の基準期間発行額（当該各基準日を含む各基準期間において発行した前払式支払手段の発行額として、当該直近基準日をこれらの基準期間の末日とみなして第四十八条第一項の規定により算出した額をいう。）の合計額

(i) the total of the amounts issued during the Record Period of Prepaid Payment Instruments pertaining to the Record Dates falling on or before the Record Date pertaining to said Unused Record Date Balance (hereinafter referred to as the "latest record date" in this Article) (meaning the amounts calculated, pursuant to the provisions of Article 48, paragraph (1), as the amounts issued of Prepaid Payment Instruments that have been issued during each Record Period including each of said Record Dates by deeming said latest record date to be the last day of these Record Periods); and

二 当該直近基準日以前に発行したすべての前払式支払手段の当該直近基準日までに おける回収額（次のイ及びロに掲げる前払式支払手段の区分に応じ当該イ及びロに定める額の合計額をいう。）

(ii) the amount collected through said latest record date with regard to all Prepaid Payment Instruments that had been issued on or before said latest record date (meaning the total of the amounts specified in the following sub-items (a) and (b) for the categories of Prepaid Payment Instruments respectively prescribed therein):

イ 法第三条第一項第一号に掲げる前払式支払手段の使用により代価の弁済に充てられた金額（当該前払式支払手段に係る有効期限の到来その他の理由により代価の弁済に充てられなくなった金額、法第二十条第一項の規定による払戻しの手続において除斥された前払式支払手段の未使用残高（代価の弁済に充てることができる金額をいう。イにおいて同じ。）及び法第三十一条第一項の権利の実行の手続において除斥された前払式支払手段の未使用残高を含む。第十九条、第四十条、第四十一条、第四十六条及び第四十八条において同じ。）

(a) the amount that has been used for the payment of consideration by using the Prepaid Payment Instruments prescribed in Article 3, paragraph (1), item (i) of the Act (including the amount that is no longer available for the payment of consideration due to expiration of the effective period of said Prepaid Payment Instruments or for other reasons, the unused balance of Prepaid Payment Instruments that have been excluded in the procedure for refund prescribed in Article 20, paragraph (1) of the Act (meaning the amount that is available for the payment of consideration; the same

applies in (a)), and the unused balance of Prepaid Payment Instruments that have been excluded in the procedure for the execution of the right prescribed in Article 31, paragraph (1) of the Act; the same applies in Article 19, Article 40, Article 41, Article 46, and Article 48); and

ロ 法第三条第一項第二号に掲げる前払式支払手段の使用により請求された物品又は役務の数量（当該前払式支払手段に係る有効期限の到来その他の理由により請求されなくなった物品又は役務の数量、法第二十条第一項の規定による払戻しの手続において除斥された前払式支払手段の未使用残高（給付又は提供を請求することができる物品又は役務の数量をいう。ロにおいて同じ。）及び法第三十一条第一項の権利の実行の手続において除斥された前払式支払手段の未使用残高を含む。第十九条、第四十条、第四十一条、第四十六条及び第四十八条において同じ。）を当該直近基準日において金銭に換算した金額

(b) the monetary amount converted from the quantity of goods or services that have been claimed by using the Prepaid Payment Instruments prescribed in Article 3, paragraph (1), item (ii) of the Act as of said latest record date (including the quantity of goods or services that can no longer be claimed due to expiration of the effective period of said Prepaid Payment Instruments or for other reasons, the unused balance of Prepaid Payment Instruments that have been excluded in the procedure for refund prescribed in Article 20, paragraph (1) of the Act (meaning the quantity of goods or services that can be claimed; the same applies in (b)), and the unused balance of Prepaid Payment Instruments that have been excluded in the procedure for the execution of the right prescribed in Article 31, paragraph (1) of the Act; the same applies in Article 19, Article 40, Article 41, Article 46, and Article 48).

（電磁的方法により金額等を記録している前払式支払手段の支払可能金額等）

(Amount Available for Payment, etc. of Prepaid Payment Instruments in which the Amount, etc. Is Recorded by Electronic or Magnetic Means)

第五条 前払式支払手段のうち電磁的方法により金額（金額を度その他の単位に換算して表示していると認められる場合の当該単位数を含む。以下この条において同じ。）又は物品若しくは役務の数量を記録している前払式支払手段に係る支払可能金額等は、記録される当該金額又は当該数量の上限とする。

Article 5 The Amount Available for Payment, etc. pertaining to Prepaid Payment Instruments in which the amount (if such amount is found to be each time converted to and indicated as a number in another unit, including a number in said unit; the same applies in this Article) or the quantity of goods or services is recorded by electronic or magnetic means is the maximum amount or quantity of said amount or quantity to be recorded.

（保健施設等に係る前払式支払手段）

(Prepaid Payment Instruments Pertaining to Health Care Facilities, etc.)

第六条 令第四条第四項第二号ホに規定する内閣府令で定める者は、次に掲げる者とする。

Article 6 Persons specified by a Cabinet Office Ordinance as prescribed in Article 4, paragraph (4), item (ii), sub-item (e) of the Order are the following persons:

一 全国健康保険協会

(i) Japan Health Insurance Association;

二 国民健康保険組合又は国民健康保険団体連合会

(ii) national health insurance societies or federations of national health insurance associations;

三 国民年金基金又は国民年金基金連合会

(iii) National Pension Funds or National Pension Fund Association;

四 石炭鉱業年金基金

(iv) Coal Mining Pension Fund; and

五 独立行政法人農業者年金基金

(v) Farmers Pension Fund.

(学校等がその生徒等に対して発行する前払式支払手段)

(Prepaid Payment Instruments Issued by Schools, etc. to Their School Children, etc.)

第七条 令第四条第四項第三号 に規定する内閣府令で定める前払式支払手段は、次に掲げる前払式支払手段とする。

Article 7 (1) Prepaid Payment Instruments specified by a Cabinet Office Ordinance as prescribed in Article 4, paragraph (4), item (iii) of the Order are the following Prepaid Payment Instruments:

一 学校教育法（昭和二十二年法律第二十六号）第二百二十四条 に規定する専修学校を設置する者（国及び地方公共団体を除く。）が専らその生徒又は職員（以下この号において「生徒等」という。）に対して発行する前払式支払手段（専ら当該生徒等が使用することとされているものに限る。）

(i) Prepaid Payment Instruments issued by a person that establishes a special training college prescribed in Article 124 of the School Education Act (Act No. 26 of 1947) (excluding the State or a local public entity) only to its school children or employees (hereinafter referred to as "school children, etc." in this item) (limited to those that are designed to be used only by said school children, etc.); and

二 学校教育法第百三十四条第一項 に規定する各種学校を設置する者が専らその生徒（特定課程を履修するものに限る。）又は職員（以下この号において「生徒等」という。）に対して発行する前払式支払手段（専ら当該生徒等が使用することとされているものに限る。）

(ii) Prepaid Payment Instruments issued by a person that establishes a

miscellaneous school prescribed in Article 134, paragraph (1) of the School Education Act only to its school children (limited to those taking a Specified Curriculum) or employees (hereinafter referred to as "school children, etc." in this item) (limited to those that are designed to be used only by said school children, etc.).

2 前項第二号の「特定課程」とは、次に掲げる要件のすべてに該当する課程をいう。

(2) The term "Specified Curriculum" as used in item (ii) of the preceding paragraph means a curriculum satisfying all of the following requirements:

一 その修業期間が一年以上であること。

(i) the period of study for the curriculum is not less than one year;

二 その一年の授業時間数（普通科、専攻科その他これらに類する区別された課程がある場合には、それぞれの課程の授業時間数）が六百八十時間以上であること。

(ii) the annual number of class hours for the curriculum (if there are separate courses such as general course, specialist course, and others similar thereto, the number of class hours for each of these courses) is not less than 680 hours;

三 その施設（教員数を含む。）が同時に授業を受ける生徒数に比し十分であると認められること。

(iii) its facilities (including the number of teachers) are found to be sufficient for the number of school children who take a class at the same time;

四 その授業が年二回を超えない一定の時期に開始され、かつ、その終期が明確に定められていること。

(iv) its classes start at a specified time not exceeding twice a year and their ending time is clearly specified;

五 その生徒について学年又は学期ごとにその成績の評価が行われ、その結果が成績考査に関する表簿その他の書類に登載されていること。

(v) assessment of academic achievement of its school children is conducted for each school year or term and the results are recorded in the tables and books or other documents concerning the assessment of academic achievement; and

六 その生徒について所定の技術を修得したかどうかの成績の評価が行われ、その評価に基づいて卒業証書又は修了証書が授与されていること。

(vi) assessment of achievement of specified technical skills is conducted for its school children and a diploma or certificate of completion is granted pursuant to the assessment.

（専ら学校等関係者に対して発行する前払式支払手段）

(Prepaid Payment Instruments Issued Only to Persons Related to Schools, etc.)

第八条 令第四条第四項第四号 に規定する内閣府令で定める前払式支払手段は、専ら特定の学校等（学校教育法第一条 に規定する学校、同法第二百二十四条に規定する専修学校又は同法第三百三十四条第一項 に規定する各種学校をいう。）の学生、生徒（各種学校の生徒にあつては、前条第二項に規定する特定課程を履修するものに限

る。)若しくは児童若しくは職員(以下この条において「学生等」という。)又は当該学生等であった者(以下この条において「学校等関係者」と総称する。)の利用に供される売店その他の施設(以下この条において「施設」という。)に係る事業を行うものが専ら当該学校等関係者に対して発行する前払式支払手段(当該学校等関係者に係る施設においてのみ使用することとされているものに限る。)とする。

Article 8 Prepaid Payment Instruments specified by a Cabinet Office Ordinance as prescribed in Article 4, paragraph (4), item (iv) of the Order are those Prepaid Payment Instruments that are issued by a person engaging in the business pertaining to a school store and other facilities (hereinafter referred to as "facilities" in this Article) made available for use by students, school children (in the case of a miscellaneous school, limited to those who are taking a Specified Curriculum prescribed in paragraph (2) of the preceding Article) or elementary school children or employees of a specified School, etc. (meaning a school prescribed in Article 1 of the School Education Act, a special training college prescribed in Article 124 of said Act, or a miscellaneous school prescribed in Article 134, paragraph (1) of said Act) (hereinafter referred to as "students, etc." in this Article) or persons who were such students, etc. (hereinafter collectively referred to as "persons related to schools, etc.") only to said persons related to schools, etc. (limited to those that are designed to be used only in the facilities pertaining to said persons related to schools, etc.).

第二章 自家型発行者

Chapter II Issuer of Prepaid Payment Instruments for Own Business

(自家型前払式支払手段の発行の届出)

(Notification of Issuance of Prepaid Payment Instruments for Own Business)

第九条 自家型発行者は、法第五条第一項の規定による届出をしようとするときは、その自家型前払式支払手段の基準日未使用残高がその発行を開始してから最初に基準額(法第十四条第一項に規定する基準額をいう。第二十四条、第三十三条及び第三十八条において同じ。)を超えることとなった基準日の翌日から二月を経過する日までに、別紙様式第一号により作成した届出書に、当該届出書の写し二通及び法第五条第二項の書類を添付して、金融庁長官に提出しなければならない。

Article 9 When an Issuer of Prepaid Payment Instruments for Own Business intends to make a notification pursuant to the provisions of Article 5, paragraph (1) of the Act, it must submit to the Commissioner of the Financial Services Agency a written notice prepared using appended Form 1 by attaching two copies of said written notice and the document set forth in Article 5, paragraph (2) of the Act by the day on which two months have elapsed from the day immediately following the Record Date on which the Unused Record Date Balance of its Prepaid Payment Instruments for Own Business has exceeded the Standard Amount (meaning the Standard Amount prescribed in Article 14,

paragraph (1) of the Act; the same applies in Article 24, Article 33, and Article 38) for the first time since the commencement of the issuance of Prepaid Payment Instruments for Own Business.

(届出書のその他の記載事項)

(Other Matters to Be Stated in Written Notice)

第十条 法第五条第一項第十号 に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 10 Matters specified by a Cabinet Office Ordinance as prescribed in Article 5, paragraph (1), item (x) of the Act are the following matters:

一 密接関係者（法第三条第四項 に規定する密接関係者をいう。次条第三号及び第十二条第一項第六号において同じ。）の氏名、商号又は名称及び住所並びに法人（人格のない社団又は財団であつて代表者又は管理人の定めのあるものを含む。以下同じ。）にあつては、その代表者又は管理人の氏名及び当該密接関係者と発行者との間の令第三条第一項 に規定する密接な関係の内容

(i) name, trade name or other name and address of any Closely Related Person (meaning the Closely Related Person prescribed in Article 3, paragraph (4); the same applies in item (iii) of the following Article and Article 12, paragraph (1), item (vi)), and in the case of a juridical person (including an association or foundation without juridical personality for which the representative person or administrator has been designated; hereinafter the same applies), name of its representative person or administrator and the details of the close relationship between said Closely Related Person and the issuer prescribed in Article 3, paragraph (1) of the Order;

二 他に事業を行っているときは、その事業の種類

(ii) type of other businesses, if any; and

三 加入する認定資金決済事業者協会の名称

(iii) name of the Certified Association for Payment Service Providers of which the person who submits the notification is a member.

(届出書の添付書類)

(Documents to Be Attached to Written Notice)

第十一条 法第五条第二項 に規定する内閣府令で定める書類は、次に掲げる書類（官公署が証明する書類については、届出の日前三月以内に発行されたものに限る。）とする。

Article 11 Documents specified by a Cabinet Office Ordinance as prescribed in Article 5, paragraph (2) of the Act are the following documents (in the case of a document certified by a public agency, limited to one issued within three months prior to the date of notification):

一 個人である場合にあつては、住民票の抄本

(i) in the case of an individual, extract of the certificate of residence;

二 法人である場合にあっては、次に掲げる書類

(ii) in the case of a juridical person, the following documents:

イ 定款又は寄附行為及び登記事項証明書又はこれに代わる書面

(a) the articles of incorporation or a certificate of an act of endowment and registered matters or any substitute thereof;

ロ 代表者又は管理人の住民票の抄本（当該代表者又は管理人が外国人である場合には、外国人登録証明書の写し又は外国人登録済証明書）又はこれに代わる書面

(b) extract of the certificate of residence of the representative person or administrator (if said representative person or administrator is a foreign national, a copy of an alien registration certificate or a certificate of completion of alien registration) or any substitute thereof;

ハ 最終の貸借対照表（関連する注記を含む。）及び損益計算書（関連する注記を含む。）又はこれらに代わる書面（法第五条第一項の規定により届出書を提出した日を含む事業年度に設立された法人にあっては、会社法（平成十七年法律第八十六号）第四百三十五条第一項 又は第六百十七条第一項 の規定により作成するその成立の日における貸借対照表又はこれに代わる書面）

(c) the latest balance sheet (including the related notes) and profit and loss statement (including the related notes) or any substitute thereof (in the case of a juridical person established in a business year that includes the day on which a written notice was submitted pursuant to the provisions of Article 5, paragraph (1) of the Act, the balance sheet as of the date of establishment prepared pursuant to the provisions of Article 435, paragraph (1) or Article 617, paragraph (1) of the Companies Act (Act No. 86 of 2005) or any substitute thereof); and

ニ 会計監査人設置会社である場合にあっては、法第五条第一項 の規定による届出書を提出した日を含む事業年度の前事業年度の会社法第三百九十六条第一項の規定による会計監査報告の内容を記載した書面

(d) in the case of a company with accounting auditors, a document containing the contents of the accounting audit report prepared pursuant to the provisions of Article 396, paragraph (1) of the Companies Act for the business year immediately preceding the business year that includes the day on which a written notice was submitted pursuant to the provisions of Article 5, paragraph (1) of the Act;

三 密接関係者がいる場合にあっては、戸籍謄本、株主名簿、有価証券報告書その他の令第三条第一項 に規定する密接な関係を証する書面

(iii) if there is a Closely Related Person, a transcript of the family register, the shareholder register, the securities report, and any other documents proving the existence of a close relationship prescribed in Article 3, paragraph (1) of the Order; and

四 その他参考となる事項を記載した書面

(iv) other documents containing other relevant matters.

(変更の届出)

(Notification of Changes)

第十二条 第九条の規定による届出書を提出した自家型発行者は、法第五条第三項の規定による届出をしようとするときは、別紙様式第二号により作成した変更届出書に、当該変更届出書の写し二通及び次の各号に掲げる場合の区分に応じ当該各号に定める書類（官公署が証明する書類については、届出の日前三月以内に発行されたものに限る。）を添付して、金融庁長官に提出しなければならない。

Article 12 (1) When an Issuer of Prepaid Payment Instruments for Own Business who submitted a written notice under Article 9 intends to make a notification pursuant to the provisions of Article 5, paragraph (3) of the Act, it must submit to the Commissioner of the Financial Services Agency a written notice of changes prepared using appended Form 2 by attaching two copies of said written notice of changes and documents specified in the following items for the categories of cases respectively prescribed therein (in the case of a document certified by a public agency, limited to one issued within three months prior to the date of notification):

一 氏名、商号又は名称を変更した場合 法人にあつては、当該変更に係る事項を記載した登記事項証明書

(i) in the case of a change in the name, trade name, or other name: In the case of a juridical person, a certificate of registered matters that contains the matters pertaining to said change;

二 資本金又は出資の額を変更した場合 当該変更に係る事項を記載した登記事項証明書又はこれに代わる書面

(ii) in the case of a change in the amount of capital or contribution: A certificate of registered matters that contains the matters pertaining to said change or any substitute thereof;

三 営業所又は事務所の設置、位置の変更又は廃止をした場合 法人にあつては、当該変更に係る事項を記載した登記事項証明書

(iii) in the case of establishment or abolition of a business office or office or a change in the location of a business office or office: In the case of a juridical person, a certificate of registered matters that contains the matters pertaining to said change;

四 代表者又は管理人に変更があつた場合 新たに代表者又は管理人になった者に係る前条第二号イ及びロに掲げる書類

(iv) in the case of a change in the representative person or administrator: Documents listed in item (ii), sub-items (a) and (b) of the preceding Article that pertain to the person who newly assumed said position;

五 法第五条第一項第六号 から第九号 までに掲げる事項に変更があつた場合 当該変更があつた事項に係る前条第四号に掲げる書類

(v) in the case of a change in the matters listed in Article 5, paragraph (1),

- items (vi) through (ix) of the Act: Documents listed in item (iv) of the preceding Article that pertain to the matters that have been changed;
- 六 密接関係者又はその者との間の令第三条第一項 に規定する密接な関係に変更があった場合 当該変更後の前条第三号に掲げる書類
- (vi) in the case of a change in the Closely Related Person or in the close relationship prescribed in Article 3, paragraph (1) of the Order with such person: Documents listed in item (iii) of the preceding Article that pertain to such relationship after to the change;
- 七 他に行っている事業に変更があった場合 当該変更に係る事項を記載した登記事項証明書又はこれに代わる書面
- (vii) in the case of a change in the other businesses: A certificate of registered matters that contains the matters pertaining to said change or any substitute thereof; and
- 八 認定資金決済事業者協会に加入し、又は脱退した場合 認定資金決済事業者協会に加入し、又は脱退した事実が確認できる書面
- (viii) if the Issuer of Prepaid Payment Instruments for Own Business has become a member of a Certified Association for Payment Service Providers or has withdrawn from one: A document that can demonstrate the fact that the Issuer of Prepaid Payment Instruments for Own Business has become a member of a Certified Association for Payment Service Providers or has withdrawn from one.
- 2 金融庁長官は、 法第五条第三項 の規定による届出を受理したときは、 当該届出があった事項を自家型発行者名簿に記載しなければならない。
- (2) When the Commissioner of the Financial Services Agency accepts a notification under the Article 5, paragraph (3) of the Act, the commissioner must record the notified matters in the register of Issuers of Prepaid Payment Instruments for Own Business.

(自家型発行者名簿の縦覧)

(Public Inspection of the Register of Issuers of Prepaid Payment Instruments for Own Business)

第十三条 金融庁長官は、その作成した自家型発行者に係る自家型発行者名簿を当該自家型発行者の主たる営業所又は事務所（外国の法令に準拠して設立された法人で国内で自家型前払式支払手段を発行するものにあつては、国内の主たる営業所又は事務所）の所在地を管轄する財務局又は福岡財務支局に備え置き、公衆の縦覧に供するものとする。

Article 13 The Commissioner of the Financial Services Agency is to keep the register of Issuers of Prepaid Payment Instruments for Own Business that the commissioner has prepared pertaining to an Issuer of Prepaid Payment Instruments for Own Business at the Local Finance Bureau or the Fukuoka Local Finance Branch Bureau having jurisdiction over the location of the

principal business office or office of said Issuer of Prepaid Payment Instruments for Own Business (in the case of a juridical person established under the laws and regulations of a foreign state who issues Prepaid Payment Instruments for Own Business in Japan, its principal business office or office in Japan) and make it available for public inspection.

第三章 第三者型発行者

Chapter III Issuer of Prepaid Payment Instruments for Third-Party Business

(登録の申請)

(Application for Registration)

第十四条 法第七条の登録を受けようとする者は、別紙様式第三号により作成した法第八条第一項の登録申請書に、当該登録申請書の写し二通及び同条第二項の書類を添付して、金融庁長官に提出しなければならない。

Article 14 A person intending to obtain a registration under Article 7 of the Act must submit to the Commissioner of the Financial Services Agency a written application for registration set forth in Article 8, paragraph (1) of the Act prepared using appended Form 3 by attaching two copies of said written application for registration and the documents set forth in paragraph (2) of said Article.

(登録申請書のその他の記載事項)

(Other Matters to Be Stated in Written Application for Registration)

第十五条 法第八条第一項第九号に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 15 Matters specified by a Cabinet Office Ordinance as prescribed in Article 8, paragraph (1), item (ix) of the Act are the following matters:

一 主要株主（総株主等の議決権（令第三条第一項第二号に規定する総株主等の議決権をいう。）の百分の五以上の対象議決権（同条第二項第一号に規定する対象議決権をいう。）に係る株式又は出資を自己又は他人の名義をもって所有している者をいう。第二十条第一項第六号において同じ。）の氏名、商号又は名称

(i) name, trade name, or other name of any major shareholder (meaning a person who holds shares or contributions pertaining to the Subject Voting Rights (meaning the Subject Voting Rights prescribed in Article 3, paragraph (2), item (i) of the Order) not less than five percent of the Voting Rights Held by All the Shareholders, etc. (meaning the Voting Rights Held by All the Shareholders, etc. prescribed in paragraph (1), item (ii) of said Article) under its own name or that of another person; the same applies in Article 20, paragraph (1), item (vi));

二 他に事業を行っている場合にあつては、その事業の種類

(ii) type of other businesses, if any;

三 加入する認定資金決済事業者協会の名称

(iii) name of the Certified Association for Payment Service Providers of which the person who submits the written application for registration is a member; and

四 令第五条第一項第二号ニに規定する預貯金が登録申請者を名義人とする口座において保有されることが当該登録申請者の定める規則に記載されている場合にあっては、当該預貯金を預け入れる銀行等の商号又は名称及び所在地

(iv) if rules prescribed by the applicant for registration contain a provision to the effect that said applicant maintains in its bank account under its own name a bank deposit or savings prescribed in Article 5, paragraph (1), item (ii), sub-item (d) of the Order, the trade name or other name and the location of the Deposit-taking Institution with which said bank deposit or savings are deposited.

(登録申請書の添付書類)

(Documents to Be Attached to Written Application for Registration)

第十六条 法第八条第二項 に規定する内閣府令で定める書類は、次に掲げる書類（官公署が証明する書類については、申請の日前三月以内に発行されたものに限る。）とする。

Article 16 The documents specified by a Cabinet Office Ordinance as prescribed in Article 8, paragraph (2) of the Act are the following documents (in the case of a document certified by a public agency, limited to one issued within three months prior to the date of application):

一 別紙様式第四号により作成した法第十条第一項各号に該当しないことを誓約する書面

(i) a document prepared using appended Form 4 pledging to the effect that the applicant does not fall under any of the items of Article 10, paragraph (1) of the Act;

二 役員の住民票の抄本（当該役員が外国人である場合には、外国人登録証明書の写し又は外国人登録済証明書）又はこれに代わる書面

(ii) extract of the certificate of residence of its officers (if said officers are foreign nationals, a copy of an alien registration certificate or a certificate of completion of alien registration) or any substitute therefor;

三 役員が法第十条第一項第九号イ及びロに該当しない旨の官公署の証明書（当該取締役等が外国人である場合には、別紙様式第五号により作成した誓約書）又はこれに代わる書面

(iii) a certificate by a public agency to the effect that its officers do not fall under Article 10, paragraph (1), item (ix), sub-item (a) or (b) of the Act (if said directors, etc. are foreign nationals, a written pledge prepared using appended Form 5) or any substitute thereof;

- 四 別紙様式第六号又は第七号により作成した役員の履歴書又は沿革
- (iv) a curriculum vitae of officers of the applicant or a history of the applicant prepared by using appended Form 6 or Form 7;
- 五 別紙様式第八号により作成した株主又は社員の名簿並びに定款又は寄附行為及び登記事項証明書又はこれに代わる書面
- (v) the register of shareholders or members prepared using appended Form 8 and the articles of incorporation, or a certificate of an act of endowment and registered matters or any substitute thereof;
- 六 最終の貸借対照表（関連する注記を含む。）及び損益計算書（関連する注記を含む。）又はこれらに代わる書面（登録の申請の日を含む事業年度に設立された法人にあっては、会社法第四百三十五条第一項 又は第六百十七条第一項の規定により作成するその成立の日における貸借対照表又はこれに代わる書面）
- (vi) the latest balance sheet (including the related notes) and profit and loss statement (including the related notes) or any substitute thereof (in the case of a juridical person established in a business year that includes the date of the application for registration, the balance sheet as of the date of establishment prepared pursuant to the provisions of Article 435, paragraph (1) or Article 617, paragraph (1) of the Companies Act or any substitute thereof);
- 七 会計監査人設置会社である場合にあっては、登録の申請の日を含む事業年度の前事業年度の会社法第三百九十六条第一項 の規定による会計監査報告の内容を記載した書面
- (vii) in the case of a company with accounting auditors, a document containing the contents of the accounting audit report prepared pursuant to the provisions of Article 396, paragraph (1) of the Companies Act for the business year immediately preceding the business year that includes the date of the application for registration;
- 八 前払式支払手段の発行の業務に関する社内規則その他これに準ずるもの
- (viii) internal rules concerning the business of issuing Prepaid Payment Instruments or other documents equivalent thereto;
- 九 前払式支払手段の発行の業務に関する組織図（内部管理に関する業務を行う組織を含む。）
- (ix) an organization chart concerning the business of issuing Prepaid Payment Instruments (including organizations that perform the operations pertaining to internal controls);
- 十 第三者型発行者と加盟店との間の契約内容を証する書面
- (x) a document proving the terms and conditions of the contract between the Issuer of Prepaid Payment Instruments for Third-Party Business and member shops;
- 十一 令第五条第一項第二号ニに規定する預貯金が登録申請者を名義人とする口座において保有されることが当該登録申請者の定める規則に記載されている場合にあって

ては、当該預貯金を預け入れる銀行等の商号又は名称及び所在地並びに当該預貯金口座が開設されていることを確認できる書類

(xi) if rules prescribed by the applicant for registration contain a provision to the effect that said applicant maintains in its bank account under its own name a bank deposit or savings prescribed in Article 5, paragraph (1), item (ii), sub-item (d) of the Order, the trade name or other name and the location of the Deposit-taking Institution with which said bank deposit or savings are deposited, and a document demonstrating that said bank account has been opened; and

十二 その他参考となる事項を記載した書面

(xii) other documents containing other relevant matters.

(登録申請者への通知)

(Notice to Applicant)

第十七条 金融庁長官は、法第九条第二項に規定する登録の通知をするときは、別紙様式第九号により作成した登録済通知書により行うものとする。

Article 17 When the Commissioner of the Financial Services Agency gives a notice of registration prescribed in Article 9, paragraph (2) of the Act, the commissioner is to give it by a written notice of completion of registration prepared using appended Form 9.

(第三者型発行者登録簿の縦覧)

(Public Inspection of the Registry of Issuers of Prepaid Payment Instruments for Third-Party Business)

第十八条 金融庁長官は、その登録をした第三者型発行者に係る第三者型発行者登録簿を当該第三者型発行者の主たる営業所又は事務所（外国の法令に準拠して設立された法人で国内で第三者型前払式支払手段を発行するものにあつては、国内の主たる営業所又は事務所。以下同じ。）の所在地を管轄する財務局又は福岡財務支局に備え置き、公衆の縦覧に供するものとする。

Article 18 The Commissioner of the Financial Services Agency is to keep the registry of Issuers of Prepaid Payment Instruments for Third-Party Business pertaining to the registered Issuer of Prepaid Payment Instruments for Third-Party Business at the Local Finance Bureau or the Fukuoka Local Finance Branch Bureau having jurisdiction over the location of the principal business office or office of said Issuer of Prepaid Payment Instruments for Third-Party Business (in the case of a juridical person established under the laws and regulations of a foreign state who issues Prepaid Payment Instruments for Third-Party Business in Japan, its principal business office or office in Japan; hereinafter the same applies) and make it available for public inspection.

(登録の拒否)

(Refusal of Registration)

第十九条 令第五条第一項第二号 ニに規定する未使用残高は、第一号に掲げる合計額から第二号に掲げる合計額を控除した額とする。

Article 19 (1) The unused balance prescribed in Article 5, paragraph (1), item (ii), sub-item (d) of the Order is the amount calculated by deducting the total amount set forth in item (ii) from the total amount set forth in item (i):

一 イ及びロに掲げる前払式支払手段の区分に応じ当該イ及びロに定める額の合計額
(i) the total of the amounts specified in the items (a) and (b) for the categories of Prepaid Payment Instruments respectively prescribed therein:

イ 法第三条第一項第一号 に掲げる前払式支払手段にあつては発行時において代価の弁済に充てることのできる金額（その発行後に加算型前払式支払手段に加算された金額（金額を度その他の単位により換算して表示していると認められる場合にあっては、当該単位数を金銭に換算した金額）を含む。）

(a) in the case of the Prepaid Payment Instruments prescribed in Article 3, paragraph (1), item (i) of the Act, the amount that is available for the payment of consideration at the time of issuance (including the amounts that were thereafter added to Addition-type Prepaid Payment Instruments (if such amounts are found to be each time converted to and indicated as numbers in another unit, monetary amounts converted from the numbers in said unit)); and

ロ 法第三条第一項第二号に掲げる前払式支払手段にあつては発行時において給付又は提供を請求することができる物品又は役務の数量（その発行後に加算型前払式支払手段に加算された物品又は役務の数量を含む。）を金銭に換算した額

(b) in the case of the Prepaid Payment Instruments prescribed in Article 3, paragraph (1), item (ii) of the Act, the monetary amount converted from the quantity of goods or services the delivery or provision of which can be claimed at the time of issuance (including the quantity of goods or services that was thereafter added to Addition-type Prepaid Payment Instruments); and

二 イ及びロに掲げる前払式支払手段の区分に応じ当該イ及びロに定める額の合計額
(ii) the total of the amounts specified in the items (a) and (b) for the categories of Prepaid Payment Instruments respectively prescribed therein:

イ 法第三条第一項第一号 に掲げる前払式支払手段の使用により代価の弁済に充てられた金額

(a) the amount that has been used for the payment of consideration by the use of the Prepaid Payment Instruments prescribed in Article 3, paragraph (1), item (i) of the Act; and

ロ 法第三条第一項第二号 に掲げる前払式支払手段の使用により請求された物品又は役務の数量を金銭に換算した額

(b) the monetary amount converted from the quantity of goods or services that have been claimed by the use of the Prepaid Payment Instruments

prescribed in Article 3, paragraph (1), item (ii) of the Act.

2 金融庁長官は、法第十条第二項の規定による通知をするときは、別紙様式第十号により作成した登録拒否通知書により行うものとする。

(2) When the Commissioner of the Financial Services Agency gives a notice prescribed in Article 10, paragraph (2) of the Act, the commissioner is to give it by a written notice of refusal of registration prepared using appended Form 10.

(変更の届出)

(Notification of Changes)

第二十条 第三者型発行者は、法第十一条第一項の規定による届出をしようとするときは、別紙様式第十一号により作成した変更届出書に、当該変更届出書の写し二通及び次の各号に掲げる場合の区分に応じ当該各号に定める書類（官公署が証明する書類については、届出の日前三月以内に発行されたものに限る。）を添付して、金融庁長官に提出しなければならない。

Article 20 (1) When an Issuer of Prepaid Payment Instruments for Third-Party Business intends to make a notification pursuant to the provisions of Article 11, paragraph (1) of the Act, it must submit to the Commissioner of the Financial Services Agency a written notice of changes prepared using appended Form 11 by attaching two copies of said written notice of changes and documents specified in the following items for the categories of cases respectively prescribed therein (in the case of a document certified by a public agency, limited to one issued within three months prior to the date of notification):

一 商号又は名称を変更した場合 当該変更に係る事項を記載した登記事項証明書又はこれに代わる書面及び別紙様式第四号により作成した法第十条第一項 各号に該当しないことを誓約する書面

(i) in the case of a change in the trade name or other name: A certificate of registered matters that contains the matters pertaining to said change or any substitute thereof and a document prepared using appended Form 4 pledging to the effect that the Issuer of Prepaid Payment Instruments for Third-Party Business does not fall under any of the items of Article 10, paragraph (1) of the Act;

二 資本金又は出資の額を変更した場合 当該変更に係る事項を記載した登記事項証明書又はこれに代わる書面

(ii) in the case of a change in the amount of capital or contribution: A certificate of registered matters that contains the matters pertaining to said change or any substitute thereof;

三 営業所又は事務所の設置、位置の変更又は廃止をした場合（第七号に掲げる場合を除く。） 当該変更に係る事項を記載した登記事項証明書

(iii) in the case of establishment or abolition of a business office or office or a change in the location of a business office or office (excluding cases as listed in item (vii)): A certificate of registered matters that contains the matters

- pertaining to said change;
- 四 役員に変更があった場合 新たに役員になった者に係る第十六条第一項第二号から第四号までに掲げる書類及び当該変更に係る同項第五号に掲げる書類並びに別紙様式第四号により作成した法第十条第一項 各号に該当しないことを誓約する書面
(iv) in the case of a change in the officers: Documents listed in Article 16, paragraph (1), items (ii) through (iv) that pertain to the person who newly became an officer, documents listed in item (v) of said paragraph that pertains to said change, and a document prepared using appended form 4 pledging to the effect that the Issuer of Prepaid Payment Instruments for Third-Party Business does not fall under any of the items of Article 10 (1) of the Act;
- 五 法第八条第一項第五号 から第八号 までに掲げる事項に変更があった場合 当該変更があった事項に係る第十六条第八号 から第十二号 までに掲げる書類
(v) in the case of a change in the matters listed in Article 8, paragraph (1), items (v) through (viii) of the Act: Documents listed in items (viii) to (xii) of the Article 16 that pertain to the matters that have been changed;
- 六 主要株主に変更があった場合 別紙様式第八号により作成した株主又は社員の名簿
(vi) in the case of a change in the major shareholders: The register of shareholders or members prepared using appended Form 8;
- 七 法第九条第一項 の登録を財務局長等から受けている第三者型発行者が主たる営業所又は事務所の所在地を他の財務局長等の管轄する区域に変更した場合 第三号に定める書類及び当該変更前に交付を受けた第十七条 の登録済通知書
(vii) if an Issuer of Prepaid Payment Instruments for Third-Party Business who has obtained the registration under Article 9, paragraph (1) of the Act from the Director-General of a Local Finance Bureau, etc. has change the location of its principal business office or office to an area over which the Directors-General of another Local Finance Bureau, etc. has jurisdiction: The document prescribed in item (iii) and a written notice of completion of registration under Article 17 that was delivered prior to said change;
- 八 令第五条第一項第二号 二に規定する預貯金を預け入れる銀行等に変更があった場合 当該変更後の預貯金を預け入れる銀行等の商号又は名称及び所在地並びに預貯金口座があることを確認できる書類
(viii) in the cases of a change in the Deposit-taking Institution with which the bank deposit and savings prescribed in Article 5, paragraph (1), item (ii), sub-item (d) of the Order are deposited: the trade name or other name and the location of the new Deposit-taking Institution after the change with which said bank deposit or savings are deposited and a document demonstrating that a bank account has been opened with said new Deposit-taking Institution; and
- 九 認定資金決済事業者協会に加入し、又は脱退した場合 認定資金決済事業者協会

に加入し、又は脱退した事実が確認できる書面

- (ix) if the Issuer of Prepaid Payment Instruments for Third-Party Business has become a member of a Certified Association for Payment Service Providers or has withdrawn from one: A document that can demonstrate the fact that the Issuer of Prepaid Payment Instruments for Third-Party Business has become a member of a Certified Association for Payment Service Providers or has withdrawn from one.
- 2 財務局長等は、前項第七号に掲げる場合における同項の規定による届出があったときは、同号の他の財務局長等に当該届出があった旨を通知しなければならない。
- (2) When a notification is made under the preceding paragraph in the case set forth in item (vii) of said paragraph, the Director-General of a Local Finance Bureau, etc. must notify the Directors-General of the other Local Finance Bureau, etc. referred to in said item to the effect that said notification has been made.
- 3 前項の通知を受けた財務局長等は、通知を受けた事項を第三者型発行者登録簿に登録するとともに、当該届出をした者に対し第十七条の登録済通知書により通知するものとする。
- (3) The Director-General of a Local Finance Bureau, etc. who has received the notification under the preceding paragraph is to register the notified matters in the registry of Issuers of Prepaid Payment Instruments for Third-Party Business and notify the person who made said notification of said registration by the written notice of completion of registration prescribed in Article 17.

第四章 表示、発行保証金の供託その他の義務

Chapter IV Indication, Making of Security Deposit for Issuance, and Other Obligations

(表示事項)

(Matters to Be Indicated)

第二十一条 法第十三条第一項 各号に掲げる事項は、前払式支払手段を一般に購入し、又は使用する者が読みやすく、理解しやすいような用語により、正確に表示しなければならない。ただし、専ら贈答用のために購入される前払式支払手段のうちその購入の目的に合わせて支払可能金額等を明示しないこととしているものに係る同項第二号に掲げる支払可能金額等の表示については、符号、図画その他の方法による表示をもって足りる。

Article 21 (1) The matters listed in the items of Article 13, paragraph (1) of the Act must be accurately indicated by using terms that are easy to read and understand for persons who generally purchase or use Prepaid Payment Instruments; provided, however, that with regard to those Prepaid Payment Instruments that are purchased for use only as gifts and designed not to clearly indicate the Amount Available for Payment, etc. consistent with the

purpose of their purchases, it would be sufficient to indicate the Amount Available for Payment, etc. prescribed in item (ii) of said paragraph with signs, pictures, or any other methods.

2 法第十三条第一項第五号 に規定する内閣府令で定める事項は、次に掲げる事項とする。

(2) Matters specified by a Cabinet Office Ordinance as prescribed in Article 13, paragraph (1), item (v) of the Act are the following matters:

一 前払式支払手段を使用することができる施設又は場所の範囲

(i) the scope of facilities or places where Prepaid Payment Instruments can be used;

二 前払式支払手段の利用上の必要な注意

(ii) necessary instructions for the use of Prepaid Payment Instruments;

三 電磁的方法により金額（金額を度その他の単位により換算して表示していると認められる場合の当該単位数を含む。以下この号において同じ。）又は物品若しくは役務の数量を記録している前払式支払手段にあつては、その未使用残高（法第三条第一項第一号 の前払式支払手段にあつては代価の弁済に充てることのできる金額をいい、同項第二号 の前払式支払手段にあつては給付又は提供を請求することのできる物品又は役務の数量をいう。）又は当該未使用残高を知ることができる方法

(iii) in the case of those Prepaid Payment Instruments in which the amount (if such amount is found to be each time converted to and indicated as a number in another unit, including a number in said unit) or the quantity of goods or services is recorded by electronic or magnetic means, the unused balance (meaning the amount that can be used for the payment of consideration in the case of the Prepaid Payment Instruments prescribed in Article 3, paragraph (1), item (i) or the quantity of goods or services the delivery or provision of which can be claimed in the case of the Prepaid Payment Instruments prescribed in paragraph (1), item (ii) thereof) or the method by which said unused balance can be ascertained; and

四 前払式支払手段の利用に係る約款若しくは説明書又はこれらに類する書面（以下この条において「約款等」という。）が存する場合には、当該約款等の存する旨

(iv) if there is a general conditions or explanation concerning the use of Prepaid Payment Instruments or any other documents similar thereto (hereinafter referred to as "written terms and conditions, etc." in this Article), the fact that said written terms and conditions, etc. exists.

3 前払式支払手段の面積が狭いために法第十三条第一項 各号に掲げる事項を明瞭に表示することができないときは、前二項の規定にかかわらず、次の各号に掲げる要件のすべてを満たす場合に限り、前項第一号又は第二号に掲げる事項については、これらの事項のうち主要なもののみを表示することで足りる。

(3) When the matters listed in the items of Article 13, paragraph (1) of the Act cannot be clearly indicated due to the insufficient surface area of the Prepaid Payment Instruments, notwithstanding the provisions of the preceding two

paragraphs, with regard to the matters listed in item (i) or item (ii) of the preceding paragraph, it would be sufficient to indicate only the principal ones among them, provided that all of the requirements listed in the following items are satisfied:

一 約款等に前項第一号及び第二号に掲げる事項についての表示があること。

(i) there is a written terms and conditions, etc. containing the indication of the matters listed in items (i) and (ii) of the preceding paragraph; and

二 前払式支払手段が一般に購入される際に当該約款等がその購入者に交付されること。

(ii) said written terms and conditions, etc. is delivered to the purchaser of

Prepaid Payment Instruments when they are generally purchased.

4 加算型前払式支払手段について金額（金額を度その他の単位により換算して表示していると認められる場合の当該単位数を含む。）又は物品若しくは役務の数量の記録の加算が行われる場合において、既に当該加算型前払式支払手段に法第十三条第一項の規定による表示をしているときは、当該表示をもって、同項の規定による表示をしたものとみなす。

(4) If an amount (if such amount is found to be each time converted to and indicated as a number in another unit, including a number in said unit) or the record of the quantity of goods or services is added in an Addition-type Prepaid Payment Instruments, if the indication prescribed in Article 13, paragraph (1) of the Act has already been made on said Addition-type Prepaid Payment Instruments, the indication prescribed in said paragraph is deemed to be made with said indication.

（書面その他の物を利用者に交付しない場合の情報提供の方法）

(Method for Provision of Information If Documents or Other Materials Are Not Delivered to Users)

第二十二條 法第十三条第二項 に規定する内閣府令で定める方法は、次に掲げるいずれかの方法をいう。

Article 22 (1) The method specified by a Cabinet Office Ordinance as prescribed in Article 13, paragraph (2) of the Act is any of the following methods:

一 前払式支払手段発行者の使用に係る電子機器と利用者の使用に係る電子機器とを接続する電気通信回線を通じて送信し、当該利用者の使用に係る電子機器に備えられたファイルに記録する方法

(i) a method in which information is transmitted through electrical telecommunication lines connecting the electrical equipment used by an Issuer of Prepaid Payment Instruments with the electrical equipment used by a user and recorded in a file installed in the electrical equipment used by said user;

二 前払式支払手段発行者の使用に係る電子機器に備えられたファイルに記録された情報の内容を電気通信回線を通じて利用者の閲覧に供し、当該利用者の使用に係る

電子機器に備えられたファイルに当該情報を記録する方法

(ii) a method in which information recorded in a file installed in the electrical equipment used by an Issuer of Prepaid Payment Instruments is made available for inspection by a user through electrical telecommunication lines and recorded in a file installed in the electrical equipment used by said user; and

三 利用者の使用に係る電子機器に情報を記録するためのファイルが備えられていない場合に、前払式支払手段発行者の使用に係る電子機器に備えられたファイル（専ら利用者の用に供するものに限る。次項第二号において「利用者ファイル」という。）に記録された当該情報を電気通信回線を通じて利用者の閲覧に供する方法

(iii) if no file for recording information is installed in the electrical equipment used by a user, a method in which information recorded in a file (limited to one provided for the exclusive use by users; referred to as "User File" in item (ii) of the following paragraph) installed in the electrical equipment used by an Issuer of Prepaid Payment Instruments is made available for inspection by a user through electrical telecommunication lines.

2 前項に掲げる方法は、次に掲げる技術的基準に適合するものでなければならない。

(2) The methods listed in the preceding paragraph must satisfy the following technical criteria:

一 前項第一号又は第二号に掲げる方法にあつては、利用者がファイルへの記録を出力すること（当該記録を他の電子機器に送信することその他の方法を用いて出力することを含む。）により書面を作成することができるものであること。

(i) the method prescribed in item (i) or item (ii) of the preceding paragraph is the one that enables a user to create a document by outputting the information recorded in the file (including outputting said recorded information by transmitting it to other electronic equipment or any other method); and

二 前項第三号に掲げる方法にあつては、利用者ファイルへの記録がされた情報を、当該利用者ファイルに記録された時から起算して三月間、消去し、又は改変できないものであること。

(ii) the method prescribed in item (iii) of the preceding paragraph is the one in which information recorded in the User File cannot be deleted or changed during the period of three months from the time when the information is recorded in said User File.

（表示事項を表示しないことができる場合）

(If Omission of Indication is Permitted)

第二十三条 法第十三条第三項 に規定する内閣府令で定める場合は、前払式支払手段発行者が加入する認定資金決済事業者協会が当該前払式支払手段発行者に係る同条第一項第四号 及び第五号 に掲げる事項を前払式支払手段の利用者に周知する場合とする。

Article 23 The cases specified by a Cabinet Office Ordinance as prescribed in Article 13, paragraph (3) of the Act are the cases where the Certified Association for Payment Service Providers of which the Issuer of Prepaid Payment Instruments is a member makes public to the users of Prepaid Payment Instruments the matters listed in paragraph (1), items (iv) and (v) of said Article pertaining to said Issuer of Prepaid Payment Instruments.

(発行保証金の供託)

(Making of Security Deposit for Issuance)

第二十四条 法第十四条第一項の規定による供託は、基準日未使用残高が基準額を超えることとなった基準日の翌日から二月以内に行わなければならない。

Article 24 (1) The deposit prescribed in Article 14, paragraph (1) of the Act must be made within two months from the day immediately following the Record Date on which the Unused Record Date Balance has come to exceed the Standard Amount.

2 前払式支払手段の発行の業務の承継が行われた場合には、当該業務を承継した者が法第十四条第一項の規定により要供託額（同項に規定する要供託額をいう。第三十三条第一項第二号及び第三十八条第一項第二号において同じ。）以上の額の発行保証金の供託（発行保証金の全部又は一部の供託に代えて法第十五条の規定により発行保証金保全契約（同条に規定する発行保証金保全契約をいう。以下同じ。）を締結し、その旨を金融庁長官に届け出る場合及び法第十六条第一項の規定により発行保証金信託契約（同項に規定する発行保証金信託契約をいう。以下同じ。）を締結し、金融庁長官の承認を受けて信託財産を信託する場合を含む。）を行うまでの間は、当該業務の承継を行った者が供託した発行保証金又は締結した発行保証金保全契約若しくは発行保証金信託契約は、当該業務を承継した者のために供託され、又は締結されたものとみなす。

(2) If succession of the business of issuing Prepaid Payment Instruments occurs, until the person who has succeeded to said business makes a security deposit for issuance in an amount not less than the Required Amount of Deposit (meaning the Required Amount of Deposit prescribed in Article 14, paragraph (1) of the Act; the same applies in Article 33, paragraph (1), item (ii) and Article 38, paragraph (1), item (ii)) pursuant to the provisions of Article 14, paragraph (1) of the Act (including the case where said person concludes a guarantee contract of security deposit for issuance (meaning the guarantee contract of security deposit for issuance prescribed in Article 15 of the Act; hereinafter the same applies) in lieu of making of the whole or part of the security deposit for issuance pursuant to the provisions of said Article and notifies the Commissioner of the Financial Services Agency to that effect; and the case where said person concludes a trust contract of security deposit for issuance (meaning the trust contract of security deposit for issuance prescribed in Article 16, paragraph (1) of the Act; hereinafter the same applies) pursuant

to the provisions of said Article, and maintains trust property under the trust contract in lieu of making of the whole or part of the security deposit for issuance by obtaining the approval of the Commissioner of the Financial Services Agency), the security deposit for issuance, or guarantee contract of security deposit for issuance or trust contract of security deposit for issuance that has been made or concluded by the person from whom said business has been succeeded is deemed to be made or concluded on behalf of the person who has succeeded to said business.

(追加供託の不足額)

(Amount of Shortfall Requiring Additional Deposit)

第二十五条 法第十四条第二項に規定する内閣府令で定める方法により計算された額は、第四条に規定する方法により算出した基準日未使用残高から、当該基準日における法第二十条第一項の規定による払戻しの手続に係る前払式支払手段又は法第三十一条第一項の権利の実行の手続に係る前払式支払手段の基準日未使用残高を控除した額の二分の一の額とする。

Article 25 The amount calculated in accordance with the method specified by a Cabinet Office Ordinance as prescribed in Article 14, paragraph (2) of the Act is half of the amount calculated by deducting the Unused Record Date Balance as of said Record Date of the Prepaid Payment Instruments pertaining to the procedure for refund under Article 20, paragraph (1) of the Act or the procedure for the execution of the right under Article 31, paragraph (1) of the Act from the Unused Record Date Balance calculated in accordance with the method prescribed in Article 4.

(発行保証金の追加供託の期限)

(Time Limit for Depositing Additional Security Deposit for Issuance)

第二十六条 法第十四条第二項の供託は、同項の事実の発生を知った日から二週間を経過する日（以下この条において「不足供託期限」という。）までに行わなければならない。

Article 26 (1) The deposit prescribed in Article 14, paragraph (2) must be made by the day on which two weeks have elapsed from the day on which an Issuer of Prepaid Payment Instruments came to know the fact set forth in said paragraph (hereinafter referred to as "time limit for depositing the shortfall" in this Article).

2 法第十四条第二項の事実が発生した日以後最初に到来する基準日の翌日以降において不足供託期限が到来する場合であって、当該不足供託期限までの間に当該基準日に係る法第二十三条第一項に規定する報告書を提出したとき、又は当該基準日において法第十四条第一項に規定する基準日未使用残高が千万円以下となったとき（当該基準日以前に法第二十条第一項の規定による払戻しの手続が当該基準日において終了していない場合及び令第十一条第一項の規定により申立てられた権利の実行の

手続が当該基準日において終了していない場合を除く。)は、法第十四条第二項の供託をすることを要しない。

(2) If the time limit for depositing the shortfall falls on or after the day immediately following the first Record Date falling on or after the day on which the fact set forth in Article 14, paragraph (2) of the Act occurred, and an Issuer of Prepaid Payment Instruments has submitted the written report prescribed in Article 23, paragraph (1) of the Act pertaining to said Record Date by said time limit for depositing the shortfall or the Unused Record Date Balance prescribed in Article 14, paragraph (1) of the Act on said Record Date has decreased to ten million yen or less (excluding the cases where the procedure for refund prescribed in Article 20, paragraph (1) of the Act that was commenced on or before said Record Date has not been completed as of said Record Date and the cases where the procedure for the execution of the right that was petitioned pursuant to the provisions of Article 11, paragraph (1) of the Order has not been completed as of said Record Date), the Issuer of Prepaid Payment Instruments is not required to make the deposit under Article 14, paragraph (2) of the Act.

3 法第十四条第二項の事実が発生した日以前に当該事実の発生の日直前の基準日に係る同条第一項の発行保証金の供託（発行保証金の全部又は一部の供託に代えて法第十五条の規定により発行保証金保全契約を締結し、その旨を金融庁長官に届け出る場合及び法第十六条第一項の規定により発行保証金信託契約を締結し、金融庁長官の承認を受けて信託財産を信託する場合を含む。）をしていない場合には、法第十四条第二項の供託をすることを要しない。

(3) If an Issuer of Prepaid Payment Instruments did not, on or before the day on which the fact set forth in Article 14, paragraph (2) of the Act occurred, make a security deposit for issuance under paragraph (1) of said Article (including the case where said Issuer of Prepaid Payment Instruments concludes a guarantee contract of security deposit for issuance in lieu of making of the whole or part of the security deposit for issuance pursuant to the provisions of Article 15 of the Act and notifies the Commissioner of the Financial Services Agency to that effect; and the case where said Issuer of Prepaid Payment Instruments concludes a trust contract of security deposit for issuance pursuant to the provisions of Article 16, paragraph (1) of the Act and maintains trust property under the trust contract in lieu of making of the whole or part of the security deposit for issuance by obtaining the approval of the Commissioner of the Financial Services Agency) pertaining to the Record Date immediately preceding the day on which said fact occurred, the Issuer of Prepaid Payment Instruments is not required to make the deposit under Article 14, paragraph (2) of the Act.

4 法第十四条第二項の事実が発生した日以前に当該事実の発生の日直前の基準日に係る同条第一項の発行保証金の供託（発行保証金の全部又は一部の供託に代えて

法第十五条の規定により発行保証金保全契約を締結し、その旨を金融庁長官に届け出る場合及び法第十六条第一項の規定により発行保証金信託契約を締結し、金融庁長官の承認を受けて信託財産を信託する場合を含む。) をしている場合であって、当該基準日から二月以内に当該事実の発生に係る不足供託期限が到来するときは、第一項の規定にかかわらず、当該基準日の翌日から二月以内に法第十四条第二項の供託をすれば足りる。

- (4) If an Issuer of Prepaid Payment Instruments has, on or before the day on which the fact set forth in Article 14, paragraph (2) the Act occurred, made a security deposit for issuance under paragraph (1) of said Article (including the case where said Issuer of Prepaid Payment Instruments concludes a guarantee contract of security deposit for issuance in lieu of making of the whole or part of the security deposit for issuance pursuant to the provisions of Article 15 of the Act and notifies the Commissioner of the Financial Services Agency to that effect; and the case where said Issuer of Prepaid Payment Instruments concludes a trust contract of security deposit for issuance pursuant to the provisions of Article 16, paragraph (1) of the Act and maintains trust property under the trust contract in lieu of making of the whole or part of the security deposit for issuance by obtaining the approval of the Commissioner of the Financial Services Agency) pertaining to the Record Date immediately preceding the day on which said fact occurred, and the time limit for depositing the shortfall pertaining to the occurrence of said fact falls within two months from said Record Date, it would be sufficient for the Issuer of Prepaid Payment Instruments to make the deposit under Article 14, paragraph (2) of the Act within two months from the day immediately following said Record Date.

(発行保証金の追加供託)

(Additional Security Deposit for Issuance)

第二十七条 前払式支払手段発行者は、法第十四条第二項の規定による届出をしようとするときは、別紙様式第十二号により作成した届出書を金融庁長官に提出しなければならない。

Article 27 (1) An Issuer of Prepaid Payment Instruments intending to make a notification prescribed in Article 14, paragraph (2) of the Act must submit to the Commissioner of the Financial Services Agency a written notice prepared using appended form 12.

2 新たに発行保証金を供託して前項の届出をする場合には、当該供託に係る供託書正本の写しを同項の届出書に添付しなければならない。

(2) When an Issuer of Prepaid Payment Instruments makes a notification under the preceding paragraph by newly making of a security deposit for issuance, a copy of an authenticated copy of the deposit document pertaining to said deposit must be attached to the written notice under said paragraph.

3 新たに発行保証金保全契約の締結をし、又は従前の発行保証金保全契約の内容の変

更（契約の一部の解除を除く。）をして第一項の届出をする場合には、当該契約又は変更に係る契約書の写しを同項の届出書に添付しなければならない。

(3) When an Issuer of Prepaid Payment Instruments makes a notification under paragraph (1) by newly concluding a guarantee contract of security deposit for issuance or amending the terms and conditions of the existing guarantee contract of security deposit for issuance (excluding the cancellation of part of the contract), a copy of the contract document pertaining to said contract or amendment must be attached to the written notice under said paragraph.

4 新たに発行保証金信託契約の締結をし、又は従前の発行保証金信託契約の内容の変更（契約の一部の解除を除く。）をして第一項の届出をする場合には、当該契約又は変更に係る契約書の写しを同項の届出書に添付しなければならない。

(4) When an Issuer of Prepaid Payment Instruments makes a notification under paragraph (1) by newly concluding a trust contract of security deposit for issuance or amending the terms and conditions of the existing trust contract of security deposit for issuance (excluding the cancellation of part of the contract), a copy of the contract document pertaining to said contract or amendment must be attached to the written notice under said paragraph.

5 金融庁長官は、必要があると認めるときは、前払式支払手段発行者に対し、第二項の供託書正本又は前二項の契約書の正本の提出を命ずることができる。

(5) The Commissioner of the Financial Services Agency may, when the commissioner finds it necessary, order an Issuer of Prepaid Payment Instruments to submit the authenticated copy of the deposit document set forth in paragraph (2) or the original of the contract document set forth in the preceding two paragraphs.

（発行保証金に充てることのできる債券の種類）

(Types of Bond Certificates That Can Be Used for Security Deposit for Issuance)

第二十八条 法第十四条第三項 に規定する内閣府令で定める債券は、次に掲げる債券とする。

Article 28 Bond certificates specified by a Cabinet Office Ordinance as prescribed in Article 14, paragraph (3) of the Act are the following bond certificates:

一 国債証券（その権利の帰属が社債、株式等の振替に関する法律（平成十三年法律第七十五号）の規定による振替口座簿の記載又は記録により定まるものとされるものを含む。第三十五条第五号において同じ。）

(i) national government bond certificates (including those the ownership of the right of which is determined based on the statement or record in the book-entry transfer account registry under the provisions of the Act on Transfer of Bonds, Shares, etc. (Act No. 75 of 2001); the same applies in Article 35, item (v));

二 地方債証券

(ii) local government bond certificates;

三 政府保証債券（金融商品取引法（昭和二十三年法律第二十五号）第二条第一項第三号に掲げる有価証券のうち政府が元本の償還及び利息の支払について保証しているものをいう。第三十六条第二項第三号において同じ。）

(iii) government guaranteed bond certificates (meaning those securities listed in Article 2, paragraph (1), item (iii) of the Financial Instruments and Exchange Act (Act No. 25 of 1948) for which the government guarantees payment of the principal and interest; the same applies in Article 36, paragraph (2), item (iii)); and

四 金融庁長官の指定する社債券その他の債券

(iv) corporate bond certificates or any other bond certificates specified by the Commissioner of the Financial Services Agency.

（発行保証金に充てることができる債券の評価額）

(Appraised Value of Bond Certificates That Can Be Used for Security Deposit for Issuance)

第二十九条 法第十四条第三項の規定により債券を発行保証金に充てる場合における当該債券の評価額は、次の各号に掲げる債券の区分に応じ、当該各号に定める額とする。

Article 29 (1) The appraised value of bond certificates that are deposited to fulfill the security deposit for issuance requirement pursuant to provisions of Article 14, paragraph (3) of the Act is the amount specified in the following items for the categories of bond certificates respectively prescribed therein:

一 前条第一号に掲げる債券 額面金額（その権利の帰属が社債、株式等の振替に関する法律の規定による振替口座簿の記載又は記録により定まるものにあつては、振替口座簿に記載又は記録された金額。以下この条において同じ。）

(i) bond certificates specified in item (i) of the preceding Article: The face value (for those the ownership of the right of which is determined based on the statement or record in the book-entry transfer account registry under the provisions of the Act on Transfer of Bonds, Shares, etc., the amount stated or recorded in the book-entry transfer account registry; hereinafter the same applies in this Article);

二 前条第二号に掲げる債券 額面金額百円につき九十円として計算した額

(ii) bond certificates specified in item (ii) of the preceding Article: The amount calculated by deeming every one hundred yen of the face value to be ninety yen;

三 前条第三号に掲げる債券 額面金額百円につき九十五円として計算した額

(iii) bond certificates specified in item (iii) of the preceding Article: The amount calculated by deeming every one hundred yen of the face value to be ninety-five yen; and

四 前条第四号に掲げる債券 額面金額百円につき八十円として計算した額

(iv) bond certificates specified in item (iv) of the preceding Article: The amount calculated by deeming every one hundred yen of the face value to be eighty yen.

2 割引の方法により発行した債券については、その発行価額に次の算式により算出した額を加えた額を額面金額とみなして、前項の規定を適用する。

(2) With regard to bond certificates that have been issued on a discount basis, the provisions of the preceding paragraph apply by deeming the amount obtained by adding the amount calculated by the following formula to the issue price to be the face value:

((額面金額－発行価額) ÷ 発行の日から償還の日までの年数) × 発行の日から供託の日までの年数

((face value - issue price) / number of years from the issue date to the redemption date) x (number of years from the issue date to the deposit date)

3 前項の算式による計算において、発行の日から償還の日までの年数及び発行の日から供託の日までの年数について生じた一年未満の端数並びに額面金額と発行価額との差額を発行の日から償還の日までの年数で除した金額について生じた一円未満の端数は、切り捨てる。

(3) In the calculation by the formula set forth in the preceding paragraph, fractions below one year are omitted for the number of years from the issue date to the redemption date and the number of years from the issue date to the deposit date, and fractions below one yen are omitted for the amount obtained by dividing the difference between the face value and the issue price by the number of years from the issue date to the redemption date.

(発行保証金保全契約の届出)

(Notification of Guarantee Contract of Security Deposit for Issuance)

第三十条 法第十五条の規定による届出をする者は、別紙様式第十三号により作成した発行保証金保全契約届出書に、発行保証金保全契約に係る契約書の写しを添付して、金融庁長官に提出しなければならない。

Article 30 A person who makes a notification under Article 15 of the Act must submit to the Commissioner of the Financial Services Agency a written notice of guarantee contract of security deposit for issuance prepared using appended form 13 by attaching a copy of the guarantee contract of security deposit for issuance document.

(発行保証金保全契約を締結することができる銀行等が満たすべき要件等)

(Requirements to Be Satisfied by Deposit-taking Institutions for Conclusion of a Guarantee Contract of Security Deposit for Issuance)

第三十一条 令第八条第一項 に規定する内閣府令で定める健全な自己資本の状況にある旨の区分は、 次の各号に掲げる銀行等の種類に応じ、 当該各号に掲げる区分と

する。

Article 31 (1) The category for one that is determined to have sound equity capital as specified by Cabinet Office Ordinances as prescribed in Article 8, paragraph (1) of the Order is the category specified in the following items for the type of Deposit-taking Institutions respectively prescribed therein:

一 海外営業拠点を有する銀行（外国銀行支店（銀行法（昭和五十六年法律第五十九号）第四十七条第二項に規定する外国銀行支店をいう。第六号において同じ。）を除く。次号において同じ。）、長期信用銀行又は信用金庫連合会（最終の業務及び財産の状況に関する説明書類（当該説明書類に係る事業年度の翌事業年度の間事業年度に係る説明書類がある場合にあつては、当該説明書類）における国際統一基準に係る単体自己資本比率が八パーセント以上であること。

(i) Banks (excluding Branch Offices of Foreign Banks (meaning the Branch Offices of Foreign Banks prescribed in Article 47, paragraph (2) of the Banking Act (Act No. 59 of 1981); the same applies in item (vi)); the same applies in the following item), Long-term Credit Banks, or federations of Shinkin Banks that have Overseas Business Locations: The Non-consolidated Capital Adequacy Ratio under the International Uniform Standard included in the latest explanatory document on the status of business and property (if there is an explanatory document pertaining to the interim business year of the business year immediately following the business year pertaining to said explanatory document, said explanatory document) is not less than eight percent;

二 海外営業拠点を有しない銀行、長期信用銀行又は信用金庫連合会若しくは信用金庫（最終の業務及び財産の状況に関する説明書類（当該説明書類に係る事業年度の翌事業年度の間事業年度に係る説明書類がある場合にあつては、当該説明書類）における国内基準に係る単体自己資本比率が四パーセント以上であること。

(ii) Banks, Long-term Credit Banks, or federations of Shinkin Banks or Shinkin Banks that do not have Overseas Business Locations: The Non-consolidated Capital Adequacy Ratio under the Domestic Standard included in the latest explanatory document on the status of business and property (if there is an explanatory document pertaining to the interim business year of the business year immediately following the business year pertaining to said explanatory document, said explanatory document) is not less than four percent;

三 労働金庫、労働金庫連合会、信用協同組合、中小企業等協同組合法（昭和二十四年法律第百八十一号）第九条の九第一項第一号の事業を行う協同組合連合会、農業協同組合法（昭和二十二年法律第百三十二号）第十条第一項第三号の事業を行う農業協同組合若しくは農業協同組合連合会、水産業協同組合法（昭和二十三年法律第二百四十二号）第十一条第一項第四号の事業を行う漁業協同組合、同法第八十七条第一項第四号の事業を行う漁業協同組合連合会、同法第九十三条第一項第二号の事業を行う水産加工業協同組合又は同法第九十七条第一項第二号の

事業を行う水産加工業協同組合連合会 最終の業務及び財産の状況に関する説明書類における単体自己資本比率が四パーセント以上であること。

(iii) labor banks, federations of labor banks, credit cooperatives, federations of credit cooperatives engaging in the business prescribed in Article 9-9, paragraph (1), item (i) of the Small and Medium Sized Enterprises, etc. Cooperatives Act (Act No. 181 of 1949), agricultural cooperative or federations of agricultural cooperative engaging in the business prescribed in Article 10, paragraph (1), item (iii) of the Agricultural Cooperatives Act (Act No. 132 of 1947), fisheries cooperative engaging in the business prescribed in Article 11, paragraph (1), item (iv) of the Fisheries Cooperatives Act (Act No. 242 of 1948), federations of fisheries cooperatives engaging in the business prescribed in Article 87, paragraph (1), item (iv) of said Act, fishery processing cooperative engaging in the business prescribed in Article 93, paragraph (1), item (ii) of said Act, or federations of fishery processing cooperatives engaging in the business prescribed in Article 97, paragraph (1), item (ii) of said Act: The Non-consolidated Capital Adequacy Ratio included in the latest explanatory document on the status of business and property is not less than four percent;

四 農林中央金庫 最終の業務及び財産の状況に関する説明書類における単体自己資本比率が八パーセント以上であること。

(iv) Norinchukin Bank: The Non-consolidated Capital Adequacy Ratio included in the latest explanatory document on the status of business and property is not less than eight percent;

五 株式会社商工組合中央金庫 最終の業務及び財産の状況に関する説明書類（当該説明書類に係る事業年度の翌事業年度の間事業年度に係る説明書類がある場合にあっては、当該説明書類）における単体自己資本比率が八パーセント以上であること。

(v) The Shoko Chukin Bank Limited: The Non-consolidated Capital Adequacy Ratio included in the latest explanatory document on the status of business and property (if there is a explanatory document pertaining to the interim business year of the business year immediately following the business year pertaining to said explanatory document, said explanatory document) is not less than eight percent; and

六 外国銀行支店 当該外国銀行支店に係る外国銀行（銀行法第十条第二項第八号に規定する外国銀行をいう。）が外国において適用される同法第十四条の二に規定する基準に相当する基準を満たしていること。

(vi) Branch Offices of Foreign Banks: The Foreign Banks (meaning the Foreign Banks prescribed in Article 10, paragraph (2), item (viii) of the Banking Act) pertaining to said Branch Offices of Foreign Banks satisfy the criteria that are equivalent to the criteria prescribed in Article 14-2 of said Act and apply to said Foreign Banks in their respective foreign states.

- 2 前項第一号及び第二号の「海外営業拠点」とは、海外に所在する支店若しくは従たる事務所又は銀行業を営む外国の会社（銀行、長期信用銀行又は信用金庫連合会が総株主、総社員又は総出資者の議決権の百分の五十を超える議決権を保有しているものに限る。）であって、その所在地において常勤の役員又は従業員を持つものをいう。
- (2) The term "Overseas Business Locations" as used in items (i) and (ii) of the preceding paragraph means branches or secondary offices located overseas or foreign companies engaging in the banking business (limited to those more than fifty percent of voting rights held by all the shareholders, members or equity investors of which are held by Banks, Long-term Credit Banks, or federations of Shinkin Banks) that have full-time officers or employees at their location.
- 3 第一項第一号の「国際統一基準」とは、次項に規定する基準のうち海外営業拠点（前項に規定する海外営業拠点をいう。第五項において同じ。）を有する銀行、長期信用銀行又は信用金庫連合会に係るものをいう。
- (3) The term "International Uniform Standard" as used in paragraph (1), item (i) means the standard prescribed in the following paragraph that pertains to Banks, Long-term Credit Banks, or federations of Shinkin Banks that have Overseas Business Locations (meaning the Overseas Business Locations prescribed in the preceding paragraph; the same applies in paragraph (5)).
- 4 第一項第一号及び第二号の「単体自己資本比率」とは、銀行法第十四条の二第一号（長期信用銀行法（昭和二十七年法律第百八十七号）第十七条 又は信用金庫法（昭和二十六年法律第二百三十八号）第八十九条第一項）において準用する場合を含む。）に規定する基準に係る算式により得られる比率をいう。
- (4) The term "Non-consolidated Capital Adequacy Ratio" as used in paragraph (1), items (i) and (ii) means the ratio obtained by the formula pertaining to the standard prescribed in Article 14-2, item (i) of the Banking Act (including the cases where it is applied mutatis mutandis pursuant to Article 17 of the Long-term Credit Bank Act (Act No. 187 of 1952) or Article 89, paragraph (1) of the Shinkin Bank Act (Act No. 238 of 1951)).
- 5 第一項第二号の「国内基準」とは、前項に規定する基準のうち海外営業拠点を有しない銀行、長期信用銀行又は信用金庫連合会若しくは信用金庫に係るものをいう。
- (5) The term "Domestic Standard" as used in paragraph (1), item (ii) means the standard prescribed in the preceding paragraph that pertains to Banks, Long-term Credit Banks, or federations of Shinkin Banks or Shinkin Banks that do not have Overseas Business Locations.
- 6 第一項第三号の「単体自己資本比率」とは、労働金庫、労働金庫連合会、信用協同組合又は中小企業等協同組合法第九条の九第一項第一号の事業を行う協同組合連合会にあっては労働金庫法（昭和二十八年法律第二百二十七号）第九十四条第一項又は協同組合による金融事業に関する法律（昭和二十四年法律第百八十三号）第六条第一項において準用する銀行法第十四条の二第一号に規定する基準に係る算式により得られる比率を、農業協同組合法第十条第一項第三号の事業を行う農業協同組

合又は農業協同組合連合会にあっては同法第十一条の二第一項第一号 に規定する基準に係る算式により得られる比率を、水産業協同組合法第十一条第一項第四号 の事業を行う漁業協同組合、同法第八十七条第一項第四号 の事業を行う漁業協同組合連合会、同法第九十三条第一項第二号 の事業を行う水産加工業協同組合又は同法第九十七条第一項第二号 の事業を行う水産加工業協同組合連合会にあっては同法第十一条の六第一項第一号 （同法第九十二条第一項 、第九十六条第一項又は第百条第一項において準用する場合を含む。）に規定する基準に係る算式により得られる比率をいう。

(6) The term "Non-consolidated Capital Adequacy Ratio" as used in paragraph (1), item (iii) means: for labor banks, federations of labor banks, credit cooperatives, federations of cooperatives engaging in the business prescribed in Article 9-9, paragraph (1), item (i) of the Small and Medium Sized Enterprises, etc.

Cooperatives Act, the ratio obtained by the formula pertaining to the standard prescribed in Article 14-2, item (i) of the Banking Act as applied mutatis mutandis pursuant to Article 94, paragraph (1) of the Labor Bank Act (Act No. 227 of 1953) or Article 6, paragraph (1) of the Act on Financial Businesses by Cooperative (Act No. 183 of 1949); for agricultural cooperative or federations of agricultural cooperative engaging in the business prescribed in Article 10, paragraph (1), item (iii) of the Agricultural Cooperatives Act, the ratio obtained by the formula pertaining to the standard prescribed in Article 11-2, paragraph (1), item (i) of said Act, and for fisheries cooperative engaging in the business prescribed in Article 11, paragraph (1), item (iv) of the Fisheries Cooperatives Act, federations of fisheries cooperatives engaging in the business prescribed in Article 87, paragraph (1), item (iv) of said Act, fishery processing cooperative engaging in the business prescribed in Article 93, paragraph (1), item (ii) of said Act, or federations of fishery processing cooperatives engaging in the business prescribed in Article 97, paragraph (1), item (ii) of said Act, the ratio obtained by the formula pertaining to the standard prescribed in Article 11-6, paragraph (1), item (i) of said Act (including the cases where it is applied mutatis mutandis pursuant to Article 92, paragraph (1), Article 96, paragraph (1), or Article 100, paragraph (1) of said Act).

7 第一項第四号の「単体自己資本比率」とは、農林中央金庫法（平成十三年法律第九十三号）第五十六条第一号 に規定する基準に係る算式により得られる比率をいう。

(7) The term "Non-consolidated Capital Adequacy Ratio" as used in paragraph (1), item (iv) means the ratio obtained by the formula pertaining to the standard prescribed in Article 56, item (i) of the Norinchukin Bank Act (Act No. 93 of 2001).

8 第一項第五号の「単体自己資本比率」とは、株式会社商工組合中央金庫法（平成十九年法律第七十四号）第二十三条第一項第一号 に規定する基準に係る算式により得られる比率をいう。

(8) The term "Non-consolidated Capital Adequacy Ratio" as used in paragraph (1),

item (v) means the ratio obtained by the formula pertaining to the standard prescribed in Article 23, paragraph (1), item (i) of the Shoko Chukin Bank Limited Act (Act No. 74 of 2007).

(発行保証金保全契約を締結することができる銀行等以外の者が満たすべき要件等)
(Requirements to Be Satisfied by Persons Other Than Deposit-taking Institutions. for Conclusion of Guarantee Contract of Security Deposit for Issuance, etc.)

第三十二条 令第八条第二項第一号 に規定する内閣府令で定める健全な保険金等の支払能力の充実の状況にある旨の区分は、最終の業務及び財産の状況に関する説明書類における保険金等の支払能力の充実の状況を示す比率が二百パーセント以上であることとする。

Article 32 (1) The category for one that is determined to have a sound status with regard to capital adequacy to support the payment of Insurance Claims, etc. as specified by a Cabinet Office Ordinance as prescribed in Article 8, paragraph (2), item (i) of the Order is for one whose Ratio Indicating the Sound Status with Regard to Capital Adequacy to Support the Payment of Insurance Claims, etc. included in the latest explanatory documents on the status of business and property is not less than two hundred percent.

2 前項に規定する「保険金等の支払能力の充実の状況を示す比率」とは、保険業法（平成七年法律第百五号）第百三十条、第二百二条又は第二百二十八条に規定する基準に係る算式により得られる比率をいう。

(2) The term "Ratio Indicating the Sound Status with Regard to Capital Adequacy to Support the Payment of Insurance Claims, etc." as prescribed in the preceding paragraph means the ratio obtained by the formula pertaining to the standard prescribed in Article 130, Article 202, or Article 228 of the Insurance Business Act (Act No. 105 of 1995).

3 令第八条第二項第一号 に規定する内閣府令で定める者は、保険業法第二条第二項に規定する保険会社、同条第七項 に規定する外国保険会社等又は同法第二百十九条第一項 の免許を受けた者の引受社員（同項 に規定する引受社員をいう。）とする。

(3) Persons specified by a Cabinet Office Ordinance as prescribed in Article 8, paragraph (2), item (i) of the Order are Insurance Companies prescribed in Article 2, paragraph (2) of the Insurance Business Act, Foreign Insurance Companies, etc. prescribed in paragraph 7 of said Article, or Underwriting Members (meaning Underwriting Members prescribed in Article 219, paragraph (1) of said Act) who have obtained the license under said paragraph.

(発行保証金保全契約の解除)

(Cancellation of Guarantee Contract of Security Deposit for Issuance)

第三十三条 発行保証金保全契約を締結している前払式支払手段発行者は、次の各号に掲げる場合に該当することとなったときは、金融庁長官の承認を受けて、当該各号に

定める発行保証金保全契約の全部又は一部を解除することができる。

Article 33 (1) When an Issuer of Prepaid Payment Instruments who has concluded a guarantee contract of security deposit for issuance falls under any of the following items, it may cancel the whole or part of the guarantee contract of security deposit for issuance respectively prescribed therein by obtaining the approval of the Commissioner of the Financial Services Agency:

一 基準日において、基準日未使用残高が基準額以下となった場合 当該発行保証金保全契約の全部

(i) if the Unused Record Date Balance has decreased to the Standard Amount or less on a Record Date: The whole of the guarantee contract of security deposit for issuance; or

二 基準日に係る法第二十三条第一項 の報告書提出の日の翌日における発行保証金の額並びに法第十五条 に規定する保全金額及び法第十六条第一項 に規定する信託財産の額の合計額が基準日における要供託額に相当する額を超えている場合 当該保全金額の範囲内において、その超えている額に達するまでの額に係る発行保証金保全契約

(ii) if the total of the amount of the security deposit for issuance on the day immediately following the date of submission of the written report under Article 23, paragraph (1) of the Act pertaining to a Record Date, the secured amount prescribed in Article 15 of the Act, and the amount of trust property prescribed in Article 16, paragraph (1) of the Act is more than the amount equivalent to the Required Amount of Deposit on the Record Date: The guarantee contract of security deposit for issuance pertaining to any amount within the limit of said secured amount up to the amount that would cause the said total amount to decrease to said amount equivalent to the Required Amount of Deposit on the Record Date.

2 前払式支払手段発行者は、前項の承認を受けようとするときは、別紙様式第十四号により作成した発行保証金保全契約解除承認申請書を金融庁長官に提出しなければならない。

(2) An Issuer of Prepaid Payment Instruments intending to obtain the approval prescribed in the preceding paragraph must submit to the Commissioner of the Financial Services Agency a written application for approval of cancellation of guarantee contract of security deposit for issuance prepared using appended form 14.

3 金融庁長官は、第一項の承認をしたときは、別紙様式第十五号により作成した発行保証金保全契約解除承認書により前払式支払手段発行者に通知するものとする。

(3) If the Commissioner of the Financial Services Agency has granted the approval set forth in paragraph (1), the commissioner is to notify the Issuer of Prepaid Payment Instruments to that effect by issuing a written approval of cancellation of the guarantee contract of security deposit for issuance prepared using appended form 15.

4 前払式支払手段発行者は、第一項の承認を受けて発行保証金保全契約の全部又は一部を解除したときは、別紙様式第十六号により作成した発行保証金保全契約解除届出書に、当該解除後の契約書の写しを添付して、金融庁長官に提出しなければならない。

(4) If an Issuer of Prepaid Payment Instruments has cancelled the whole or part of the guarantee contract of security deposit for issuance by obtaining the approval under paragraph (1), it must submit to the Commissioner of the Financial Services Agency a written notice of cancellation of the guarantee contract of security deposit for issuance prepared using appended Form 16 by attaching a copy of the guarantee contract of security deposit for issuance document reflecting said cancellation.

(発行保証金信託契約の承認の申請)

(Application for Approval of Trust Contract of Security Deposit for Issuance)

第三十四条 前払式支払手段発行者は、法第十六条第一項の承認を受けようとするときは、別紙様式第十七号により作成した発行保証金信託契約承認申請書に、当該発行保証金信託契約承認申請書の写し二通及び発行保証金信託契約に係る契約書の写しを添付して、金融庁長官に提出しなければならない。

Article 34 (1) An Issuer of Prepaid Payment Instruments intending to obtain the approval under Article 16, paragraph (1) of the Act must submit to the Commissioner of the Financial Services Agency a written application for approval of trust contract of security deposit for issuance prepared using appended Form 17 by attaching two copies of said written application for approval of the trust contract of security deposit for issuance and a copy of the trust contract of security deposit for issuance document.

2 金融庁長官は、前項の承認をしたときは、別紙様式第十八号により作成した発行保証金信託契約承認書により前払式支払手段発行者に通知するものとする。

(2) If the Commissioner of the Financial Services Agency has granted the approval set forth in the preceding paragraph, the commissioner is to notify the Issuer of Prepaid Payment Instruments to that effect by issuing a written approval of the trust contract of security deposit for issuance prepared using appended Form 18.

3 前払式支払手段発行者は、第一項の承認後最初に発行保証金信託契約に基づき財産を信託したときは、別紙様式第十九号により作成した発行保証金信託契約届出書に、信託財産の額を証する書面を添付して、金融庁長官に提出しなければならない。

(3) If an Issuer of Prepaid Payment Instruments has placed property in the trust under the trust contract of security deposit for issuance for the first time after obtaining the approval under paragraph (1), it must submit to the Commissioner of the Financial Services Agency a written notice of the trust contract of security deposit for issuance prepared using appended Form 19 by attaching a document verifying the amount of the trust property.

(発行保証金信託契約の内容)

(Contents of the Trust Contract of Security Deposit for Issuance)

第三十五条 法第十六条第二項第四号に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 35 Matters specified by a Cabinet Office Ordinance as prescribed in Article 16, paragraph (2), item (iv) of the Act are the following matters:

一 信託契約前払式支払手段発行者（発行保証金信託契約を締結する前払式支払手段発行者をいう。以下同じ。）を委託者とし、信託会社等を受託者とし、かつ、当該信託契約前払式支払手段発行者が発行する前払式支払手段の利用者を信託財産の元本の受益者とすること。

(i) the settlor, the trustee, and the beneficiaries of the principal of the trust property under the trust contract of security deposit for issuance are a trust contract prepaid payment instruments issuer (meaning an Issuer of Prepaid Payment Instruments who concludes a trust contract of security deposit for issuance; the same applies hereinafter), a Trust Company, etc., and the users of Prepaid Payment Instruments issued by said trust contract prepaid payment instruments issuer, respectively;

二 複数の発行保証金信託契約を締結する場合にあっては、当該複数の発行保証金信託契約について同一の受益者代理人を選任すること。

(ii) if more than one trust contract of security deposit for issuance is concluded, the same person is appointed as the agent of the beneficiaries for all of the said contracts;

三 信託契約前払式支払手段発行者が次に掲げる要件に該当することとなった場合には、信託契約前払式支払手段発行者が信託会社等に対して信託財産の運用の指図を行わないこと。

(iii) if the trust contract prepaid payment instruments issuer has come to fall under any of the following conditions, the trust contract prepaid payment instruments issuer does not give any instructions to the Trust Company, etc. regarding investment of trust property:

イ 信託契約前払式支払手段発行者が自家型発行者である場合において、法第二十六条の規定により発行の業務の全部又は一部の停止を命じられたとき。

(a) if the trust contract prepaid payment instruments issuer is an Issuer of Prepaid Payment Instruments for Own Business, and the Trust Contract Prepaid Payment Instruments Issuer is ordered to suspend the whole or part of the business of issuing Prepaid Payment Instruments under the provisions of Article 26 of the Act;

ロ 信託契約前払式支払手段発行者が第三者型発行者である場合において、法第二十七条第一項又は第二項の規定により法第七条の登録を取り消されたとき。

(b) if the trust contract prepaid payment instruments issuer is an Issuer of Prepaid Payment Instruments for Third-Party Business, and it has had its registration under Article 7 of the Act rescinded pursuant to the provisions

- of Article 27, paragraph (1) or (2) of the Act;
- ハ 破産手続開始の申立て等（法第二条第十項 に規定する破産手続開始の申立て等をいう。）が行われたとき。
- (c) a Petition for Commencement of Bankruptcy Proceedings, etc. (meaning the Petition for Commencement of Bankruptcy Proceedings, etc. prescribed in Article 2, paragraph (10) of the Act) has been filed against the Trust Contract Prepaid Payment Instruments Issuer;
- ニ 前払式支払手段の発行の業務の全部を廃止したとき。
- (d) if the Trust Contract Prepaid Payment Instruments Issuer has abolished the whole of the business of issuing Prepaid Payment Instruments;
- ホ 法第二十七条第一項 の規定による第三者型前払式支払手段の発行の業務の全部又は一部の停止の命令（同項第三号 又は第四号 に該当する場合に限る。）を受けたとき。
- (e) if the Trust Contract Prepaid Payment Instruments Issuer has received an order to suspend the whole or part of the business of issuing Prepaid Payment Instruments for Third-Party Business under the provisions of Article 27, paragraph (1) of the Act (limited to cases falling under item (iii) or item (iv) of said paragraph); or
- ヘ 金融庁長官が供託命令を発したとき。
- (f) if the Commissioner of the Financial Services Agency has issued an order to make a deposit;
- 四 信託契約前払式支払手段発行者が前号に掲げる要件に該当することとなった場合には、受益者及び受益者代理人が信託会社等に対して受益債権を行使することができないこと。
- (iv) if the trust contract prepaid payment instruments issuer has come to fall under any of the conditions listed in the preceding item, the beneficiaries and the agent of the beneficiaries may not exercise beneficial claims against the Trust Company, etc.;
- 五 発行保証金信託契約（信託業務を営む金融機関（金融機関の信託業務の兼営等に関する法律（昭和十八年法律第四十三号）第一条第一項 の認可を受けた金融機関をいう。以下この条において同じ。）へ金銭を信託するものであって元本補てんがあるものを除く。次号において同じ。）に基づき信託される信託財産の運用を行う場合にあっては、その運用が次に掲げる方法によること。
- (v) if the trust property under the trust contract of security deposit for issuance (excluding those under which money is placed in the trust with a financial institution engaging in the trust business (meaning a financial institution that has obtained the authorization under Article 1, paragraph (1) of the Act on Concurrent Operation of Trust Business by a Financial Institution (Act No. 43 of 1943); hereinafter the same applies in this Article) and compensation for the principal is provided; the same applies in the following item) is invested, the investment is made in the following manner:

イ 国債証券その他金融庁長官の指定する債券の保有

(a) holding of government bond certificates and other bond certificates specified by the Commissioner of the Financial Services Agency;

ロ 銀行等に対する預貯金（信託契約前払式支払手段発行者が当該銀行等である場合には、自己に対する預貯金を除く。）

(b) bank deposits and savings with a Deposit-taking Institution (if the trust contract prepaid payment instruments issuer is a Deposit-taking Institution, excluding bank deposits and savings with oneself); or

ハ 次に掲げる方法

(c) in any of the following manners:

(1) コール資金の貸付け

1. call money lending;

(2) 受託者である信託業務を営む金融機関に対する銀行勘定貸

2. due from bank accounts of a financial institution engaging in the trust business that is the trustee; or

(3) 金融機関の信託業務の兼営等に関する法律第六条の規定により元本の補てんの契約をした金銭信託

3. money in trust for which compensation for the principal is provided under the terms and conditions of the contract pursuant to the provisions of Article 6 of the Act on Concurrent Operation of Trust Business by a Financial Institution;

六 信託契約前払式支払手段発行者が信託財産を債券とし、又は発行保証金信託契約に基づき信託される信託財産を前号イに掲げる方法により運用する場合にあっては、信託会社等又は信託契約前払式支払手段発行者がその評価額を第三十七条に規定する方法により算定すること。

(vi) if the trust contract prepaid payment instruments issuer maintains the trust property in the form of bond certificates or invests the trust property under the trust contract of security deposit for issuance in a manner listed in sub-item (a) of the preceding item, the Trust Company, etc. or the trust contract prepaid payment instruments issuer determines the appraised value thereof in accordance with the method prescribed in Article 37;

七 発行保証金信託契約が信託業務を営む金融機関への金銭信託契約で元本補てんがある場合にあっては、その信託財産の元本の評価額を当該金銭信託契約の元本額とすること。

(vii) if the trust contract of security deposit for issuance is a money in trust contract with a financial institution engaging in the trust business under which compensation for the principal is provided, the appraised value of the principal of the trust property is the principal amount of said money in trust contract;

八 第三十八条第一項の規定により解除を行う場合以外の場合には、発行保証金信託契約の全部又は一部の解除を行うことができないこと。

(viii) except that if the trust contract of security deposit for issuance is canceled pursuant to the provisions of Article 38, paragraph (1), the whole or part of the trust contract of security deposit for issuance may not be cancelled;

九 前号の場合に行う発行保証金信託契約の全部又は一部の解除に係る信託財産を信託契約前払式支払手段発行者に帰属させるものであること。

(ix) the trust property pertaining to the cancellation of the whole or part of the trust contract of security deposit for issuance under the preceding item is imputed to the trust contract prepaid payment instruments issuer;

十 信託会社等が法第十七条の規定による命令に応じて、信託財産を換価し、金融庁長官が指定する供託所に供託すること。

(x) the Trust Company, etc., in response to the order under the provisions of Article 17 of the Act, realizes the trust property and deposits the proceeds to the official depository specified by the Commissioner of the Financial Services Agency;

十一 信託会社等が法第十七条の規定による命令に応じて供託した場合には、当該発行保証金信託契約を終了することができること。

(xi) if the Trust Company, etc. has made a deposit in response to the order under the provisions of Article 17 of the Act, it may terminate said trust contract of security deposit for issuance;

十二 前号の場合であって、当該発行保証金信託契約の全部が終了したときにおける残余財産を信託契約前払式支払手段発行者に帰属させることができること。

(xii) in the case referred to in the preceding item, any residual property remaining after the termination of the whole of said trust contract of security deposit for issuance may be imputed to the trust contract prepaid payment instruments issuer; and

十三 信託契約前払式支払手段発行者が信託会社等又は受益者代理人に支払うべき報酬その他一切の費用及び当該信託会社等が信託財産の換価に要する費用が信託財産の元本以外の財産をもって充てられること。

(xiii) remuneration and any other costs to be paid by the trust contract prepaid payment instruments issuer to the Trust Company, etc. or the agent of the beneficiaries and the costs required for the realization of the trust property by said Trust Company, etc. are paid out of property other than the principal of the trust property.

(信託財産とすることができる預貯金等の種類)

(Types of Bank Deposits and Savings Qualified to Be Trust Property)

第三十六条 法第十六条第三項に規定する内閣府令で定める預貯金は、銀行等に対する預貯金（信託契約前払式支払手段発行者が当該銀行等である場合には、自己に対する預貯金を除く。）とする。

Article 36 (1) Bank deposits and savings specified by a Cabinet Office Ordinance

as prescribed in Article 16, paragraph (3) of the Act are bank deposits and savings with a Deposit-taking Institution (if the trust contract prepaid payment instruments issuer is a Deposit-taking Institution, excluding bank deposits and savings with oneself).

2 法第十六条第三項 に規定する内閣府令で定める債券は、次に掲げる債券（その権利の帰属が社債、株式等の振替に関する法律 の規定による振替口座簿の記載又は記録により定まるものとされるものを含む。以下同じ。）とする。

(2) Bond certificates specified by a Cabinet Office Ordinance as prescribed in Article 16, paragraph (3) of the Act are the following bond certificates (including those the ownership of the right of which is determined based on the statement or record in the book-entry transfer account registry under the provisions of the Act on Transfer of Bonds, Shares, etc.; hereinafter the same applies):

一 国債証券

(i) national government bond certificates;

二 地方債証券

(ii) local government bond certificates;

三 政府保証債券

(iii) government guaranteed bond certificates;

四 金融商品取引法施行令（昭和四十年政令第三百二十一号）第二条の十一 に規定する債券

(iv) bond certificates prescribed in Article 2-11 of the Order for Enforcement of the Financial Instruments and Exchange Act (Cabinet Order No. 321 of 1965);

五 外国の発行する債券（証券情報等の提供又は公表に関する内閣府令（平成二十年内閣府令第七十八号）第十三条第三号 に掲げる場合に該当するものに限る。）

(v) bond certificates issued by a foreign state (limited to those falling under Article 13, item (iii) of the Cabinet Office Ordinance on the Provision or Publication of Securities Information, etc. (Cabinet Office Ordinance No. 78 of 2008)); and

六 金融庁長官の指定する社債券その他の債券

(vi) corporate bond certificates or any other bond certificates specified by the Commissioner of the Financial Services Agency.

（信託財産とすることができる債券の評価額）

(Appraised Value of Bond Certificates Qualified to Be Trust Property)

第三十七条 法第十六条第三項 の規定により債券を信託財産とし、又は第三十五条第五号イの規定により信託財産の運用として債券を保有する場合の当該債券の評価額は、次の各号に掲げる債券の区分に応じ、当該各号に定める率を前払式支払手段発行者の各基準日における当該債券の時価に乗じて得た額を超えない額とする。

Article 37 If the trust property is maintained in the form of bond certificates

pursuant to the provisions of Article 16, paragraph (3) of the Act or is invested in bond certificates pursuant to the provisions of Article 35, item (v), sub-item (a), the appraised value of said bond certificates is an amount not exceeding the amount obtained by multiplying the market value of said bond certificates as of each Record Date of the Issuer of Prepaid Payment Instruments by the ratio specified in the following items for the categories of bond certificates respectively prescribed therein:

一 前条第二項第一号に掲げる債券 百分の百

(i) bond certificates specified in paragraph (2), item (i) of the preceding Article:
One hundred percent;

二 前条第二項第二号に掲げる債券 百分の九十

(ii) bond certificates specified in paragraph (2), item (ii) of the preceding Article: Ninety percent;

三 前条第二項第三号に掲げる債券 百分の九十五

(iii) bond certificates specified in paragraph (2), item (iii) of the preceding Article: Ninety-five percent;

四 前条第二項第四号に掲げる債券 百分の九十

(iv) bond certificates specified in paragraph (2), item (iv) of the preceding Article: Ninety percent;

五 前条第二項第五号に掲げる債券 百分の八十五

(v) bond certificates specified in paragraph (2), item (v) of the preceding Article: Eighty-five percent; and

六 前条第二項第六号に掲げる債券 百分の八十

(vi) bond certificates specified in paragraph (2), item (vi) of the preceding Article: Eighty percent.

(発行保証金信託契約の解除)

(Cancellation of Trust Contract of Security Deposit for Issuance)

第三十八条 発行保証金信託契約を締結している前払式支払手段発行者は、次の各号に掲げる場合に該当することとなったときは、金融庁長官の承認を受けて、当該各号に定める発行保証金信託契約の全部又は一部を解除することができる。

Article 38 (1) When an Issuer of Prepaid Payment Instruments who has concluded a trust contract of security deposit for issuance falls under any of the following items, it may cancel the whole or part of the trust contract of security deposit for issuance respectively prescribed therein by obtaining the approval of the Commissioner of the Financial Services Agency:

一 基準日において、基準日未使用残高が基準額以下となった場合 当該発行保証金信託契約の全部

(i) if the Unused Record Date Balance has decreased to the Standard Amount or less on a Record Date: The whole of the trust contract of security deposit for issuance; or

二 基準日に係る法第二十三条第一項 の報告書提出の日の翌日における発行保証金の額並びに法第十五条 に規定する保全金額及び法第十六条第一項 に規定する信託財産の額の合計額が基準日における要供託額に相当する額を超えている場合 当該信託財産の額の範囲内において、その超えている額に達するまでの額に係る発行保証金信託契約

(ii) if the total of the amount of security deposit for issuance on the day immediately following the date of submission of the written report under Article 23, paragraph (1) of the Act pertaining to a Record Date, the secured amount prescribed in Article 15 of the Act, and the amount of trust property prescribed in Article 16, paragraph (1) of the Act is more than the amount equivalent to the Required Amount of Deposit on the Record Date: The trust contract of security deposit for issuance pertaining to any amount within the limit of said secured amount up to the amount that would cause the said total amount to decrease to said amount equivalent to the Required Amount of Deposit on the Record Date.

2 前払式支払手段発行者は、前項の承認を受けようとするときは、別紙様式第二十号により作成した発行保証金信託契約解除承認申請書を金融庁長官に提出しなければならない。

(2) An Issuer of Prepaid Payment Instruments intending to obtain the approval prescribed in the preceding paragraph must submit to the Commissioner of the Financial Services Agency a written application for approval of cancellation of the trust contract of security deposit for issuance prepared using appended Form 20.

3 金融庁長官は、第一項の承認をしたときは、別紙様式第二十一号により作成した発行保証金信託契約解除承認書により前払式支払手段発行者に通知するものとする。

(3) If the Commissioner of the Financial Services Agency has granted the approval set forth in paragraph (1), the commissioner is to notify the Issuer of Prepaid Payment Instruments to that effect by issuing a written approval of cancellation of the trust contract of security deposit for issuance prepared using appended Form 21.

4 前払式支払手段発行者は、第一項の承認を受けて発行保証金信託契約の全部又は一部を解除したときは、別紙様式第二十二号により作成した発行保証金信託契約解除届出書に、当該解除後の契約書の写しを添付して、金融庁長官に提出しなければならない。

(4) If an Issuer of Prepaid Payment Instruments has cancelled the whole or part of the trust contract of security deposit for issuance by obtaining the approval under paragraph (1), it must submit to the Commissioner of the Financial Services Agency a written notice of cancellation of the trust contract of security deposit for issuance prepared using appended Form 22 by attaching a copy of the trust contract of security deposit for issuance document reflecting said cancellation.

(金融庁長官の命令に基づき発行保証金の供託)

(Making of Security Deposit for Issuance Pursuant to the Order of the Commissioner of the Financial Services Agency)

第三十九条 法第十七条の規定による命令に基づき発行保証金の供託を行う場合においては、発行保証金保全契約又は発行保証金信託契約を締結した前払式支払手段発行者の主たる営業所又は事務所の最寄りの供託所に供託しなければならない。

Article 39 (1) If any security deposit for issuance is required pursuant to the order under Article 17 of the Act, such deposit must be made to the official depository nearest to the principal business office or office of the Issuer of Prepaid Payment Instruments who concluded the relevant guarantee contract of security deposit for issuance or trust contract of security deposit for issuance.

2 前項の供託をした者は、遅滞なく、別紙様式第二十三号により作成した届出書に、当該供託に係る供託書正本を添付して、金融庁長官に提出しなければならない。

(2) The person who made the deposit set forth in the preceding paragraph must, without delay, submit to the Commissioner of the Financial Services Agency a written notice prepared using appended form 23 by attaching the authenticated copy of the deposit document pertaining to said deposit.

(発行保証金の取戻し)

(Recovery of Security Deposit for Issuance)

第四十条 令第九条第一項第三号に規定する権利の実行の手続が終了した日における未使用残高は、第一号に掲げる合計額から第二号に掲げる合計額を控除した額とする。

Article 40 (1) The unused balance as of the day on which the procedure for the execution of the right prescribed in Article 9, paragraph (1), item (iii) of the Order is the amount calculated by deducting the total amount set forth in item (ii) from the total amount set forth in item (i):

一 イ及びロに掲げる額の合計額

(i) the total of the amounts listed in sub-items (a) and (b):

イ 法第三十一条第一項の権利の実行の手続が終了した日（以下この項において「手続終了日」という。）以前に到来した直近の基準日（以下この項において「直近基準日」という。）における基準日未使用残高

(a) the Unused Record Date Balance as of the last Record Date falling before the day on which the procedure for the execution of the right under Article 31, paragraph (1) of the Act was completed (hereinafter referred to as the "procedure completion date" in this paragraph) (hereinafter referred to as the "latest record date" in this paragraph); and

ロ 直近基準日の翌日から手続終了日まで発行した前払式支払手段の発行額の合計額

(b) the total of the amounts issued of Prepaid Payment Instruments that were issued during the period from the day immediately following the

latest record date to the procedure completion date;

二 イ及びロに掲げる額の合計額

(ii) the total of the amounts listed in sub-items (a) and (b):

イ 直近基準日の翌日から手続終了日までに法第三条第一項第一号 に掲げる前払式支払手段の使用により代価の弁済に充てられた金額

(a) the amount that was used for the payment of consideration by the use of the Prepaid Payment Instruments prescribed in Article 3, paragraph (1), item (i) of the Act during the period from the day immediately following the latest record date to the procedure completion date; and

ロ 直近基準日の翌日から手続終了日までに法第三条第一項第二号 に掲げる前払式支払手段の使用により請求された物品又は役務の数量を当該手続終了日において金銭に換算した額

(b) the monetary amount converted, as of the procedure completion date, from the quantity of goods or services that were claimed by the use of the Prepaid Payment Instruments prescribed in Article 3, paragraph (1), item (ii) of the Act during the period from the day immediately following the latest record date to said procedure completion date.

2 令第九条第二項第一号 に規定する払戻しの手続が終了した日における未使用残高は、第一号に掲げる合計額から第二号に掲げる合計額を控除した額とする。

(2) The unused balance as of the day on which the procedure for refund prescribed in Article 9, paragraph (2), item (i) of the Order is the amount calculated by deducting the total amount set forth in item (ii) from the total amount set forth in item (i):

一 イ及びロに掲げる額の合計額

(i) the total of the amounts listed in sub-items (a) and (b):

イ 法第二十条第一項 の規定による払戻しの手続が終了した日（以下この項において「払戻終了日」という。）以前に到来した直近の基準日（以下この項において「直近基準日」という。）における基準日未使用残高

(a) the Unused Record Date Balance as of the last Record Date falling before the day on which the procedure for refund under Article 20, paragraph (1) of the Act was completed (hereinafter referred to as the "refund completion date" in this paragraph) (hereinafter referred to as the "latest record date" in this paragraph); and

ロ 直近基準日の翌日から払戻終了日までに発行した前払式支払手段の発行額の合計額

(b) the total of the amounts issued of Prepaid Payment Instruments that were issued during the period from the day immediately following the latest record date to the refund completion date;

二 イ及びロに掲げる額の合計額

(ii) the total of the amounts listed in sub-items (a) and (b):

イ 直近基準日の翌日から払戻終了日までに法第三条第一項第一号に掲げる前払式

支払手段の使用により代価の弁済に充てられた金額

(a) the amount that was used for the payment of consideration by the use of the Prepaid Payment Instruments prescribed in Article 3, paragraph (1), item (i) of the Act during the period from the day immediately following the latest record date to the refund completion date; and

ロ 直近基準日の翌日から払戻終了日までに法第三条第一項第二号 に掲げる前払式支払手段の使用により請求された物品又は役務の数量を当該払戻終了日において金銭に換算した額

(b) the monetary amount converted, as of the refund completion date, from the quantity of goods or services that were claimed by the use of the Prepaid Payment Instruments prescribed in Article 3, paragraph (1), item (ii) of the Act during the period from the day immediately following the latest record date to said refund completion date.

(保有者に対する前払式支払手段の払戻し)

(Refund to the Holders of Prepaid Payment Instruments)

第四十一条 法第二十条第一項 に規定する内閣府令で定める額は、第一号に掲げる合計額から第二号に掲げる合計額を控除した額とする。

Article 41 (1) The amount specified by a Cabinet Office Ordinance as prescribed in Article 20, paragraph (1) of the Act is the amount calculated by deducting the total amount set forth in item (ii) from the total amount set forth in item (i):

一 払戻しに係る前払式支払手段のイ及びロに掲げる額の合計額

(i) the total of the amounts listed in sub-items (a) and (b) of the Prepaid Payment Instruments pertaining to refund:

イ 次項の規定により公告をした日（以下この条において「払戻基準日」という。）以前に到来した直近の基準日（以下この項において「直近基準日」という。）における基準日未使用残高

(a) the Unused Record Date Balance as of the last Record Date falling before the day on which a public notice was given pursuant to the provisions of the following paragraph (hereinafter referred to as the "refund record date" in this paragraph) (hereinafter referred to as the "atest record date" in this paragraph); and

ロ 直近基準日の翌日から払戻基準日までに発行した当該前払式支払手段の発行額の合計額

(b) the total of the amounts issued of Prepaid Payment Instruments that were issued during the period from the day immediately following the latest record date to the refund record date;

二 払戻しに係る前払式支払手段のイ及びロに掲げる額の合計額

(ii) the total of the amounts listed in sub-items (a) and (b) of the Prepaid Payment Instruments pertaining to refund:

イ 直近基準日の翌日から払戻基準日までに法第三条第一項第一号 に掲げる前払式支払手段の使用により代価の弁済に充てられた金額

(a) the amount that was used for the payment of consideration by the use of the Prepaid Payment Instruments prescribed in Article 3, paragraph (1), item (i) of the Act during the period from the day immediately following the latest record date to the refund record date; and

ロ 直近基準日の翌日から払戻基準日までに法第三条第一項第二号 に掲げる前払式支払手段の使用により請求された物品又は役務の数量を当該払戻基準日において金銭に換算した額

(b) the monetary amount converted, as of the refund record date, from the quantity of goods or services that were claimed by the use of the Prepaid Payment Instruments prescribed in Article 3, paragraph (1), item (ii) of the Act during the period from the day immediately following the latest record date to said refund record date.

2 前払式支払手段発行者は、法第二十条第一項 の規定により払戻しを行おうとするときは、当該払戻しに係る前払式支払手段の保有者に対し、第一号から第五号までに掲げる事項を時事に関する事項を掲載する日刊新聞紙により公告するとともに、次の各号に掲げる事項をすべての営業所又は事務所及び加盟店の公衆の目につきやすい場所に掲示するための措置を講じなければならない。

(2) An Issuer of Prepaid Payment Instruments intending to make a refund pursuant to the provisions of Article 20, paragraph (1) of the Act must give the holders of Prepaid Payment Instruments pertaining to said refund a public notice of the matters listed in items (i) through (v) in a daily newspaper that publishes matters on current events and take measures to post the matters listed in the following items in a place easily seen by the public at all of its business offices or offices and those of the member shops.

一 当該払戻しをする旨

(i) the fact that said refund will be made;

二 当該払戻しを行う前払式支払手段発行者の氏名、商号又は名称

(ii) name, trade name or other name of the Issuer of Prepaid Payment

Instruments who is to make said refund;

三 当該払戻しに係る前払式支払手段の種類

(iii) type of Prepaid Payment Instruments pertaining to said refund;

四 当該払戻しに係る前払式支払手段の保有者は、六十日を下らない一定の期間内に申出をすべきこと。

(iv) a statement to the effect that the holders of Prepaid Payment Instruments pertaining to said refund should make a request for refund within a certain period specified to be not less than sixty days;

五 前号の申出をしない前払式支払手段の保有者は、当該払戻しの手続から除斥されるべきこと。

(v) a statement to the effect that the holders of Prepaid Payment Instruments

who fail to make a request under the preceding item should be excluded from the procedure for said refund;

六 当該払戻しに関する問い合わせに応ずる営業所又は事務所の連絡先

(vi) the contact address of the business office or office that will respond to inquiries about said refund;

七 第四号の申出の方法

(vii) method for making a request under item (iv);

八 当該払戻しの方法

(viii) method for said refund; and

九 その他当該払戻しの手続に関し参考となるべき事項

(ix) other matters relevant to the procedure for said refund.

3 前項の場合において、物品の給付又は役務の提供が発行する者又は当該発行する者が指定する者の使用に係る電子計算機と利用者の使用に係る電子計算機とを接続する電気通信回線を通じて行われる場合に利用される前払式支払手段につき払戻しを行おうとするときは、当該前払式支払手段を発行する者は、同項の規定による掲示に代えて、当該前払式支払手段発行者が当該前払式支払手段の利用者に対して提供する第二十二条第一項に規定するいずれかの方法と同一の方法により、前項各号に掲げる事項に関する情報を当該払戻しに係る前払式支払手段の利用者に提供しなければならない。

(3) In the case referred to in the preceding paragraph, when an Issuer of Prepaid Payment Instruments intends to make a refund pertaining to Prepaid Payment Instruments used when the delivery or provision of goods or services is carried out through electrical telecommunication lines connecting the computer used by the issuer or the person designated by the issuer with the computer of the users, said Issuer of Prepaid Payment Instruments must, in lieu of the posting prescribed in said paragraph, provide the users of the Prepaid Payment Instruments pertaining to said refund with information concerning the matters listed in the items of the preceding paragraph by the same method as any of those prescribed in Article 22, paragraph (1) that said Issuer of Prepaid Payment Instruments provides to the users of said Prepaid Payment Instruments.

4 前払式支払手段発行者は、第二項の規定による公告をしたときは、直ちに、別紙様式第二十四号により作成した届出書に、次に掲げる書類を添付して、金融庁長官に提出しなければならない。

(4) An Issuer of Prepaid Payment Instruments who has given a public notice pursuant to the provisions of paragraph (2) must immediately submit to the Commissioner of the Financial Services Agency a written notice prepared using appended Form 24 by attaching the following documents:

一 当該公告の写し

(i) a copy of said public notice;

二 第二項の規定による掲示の内容が確認できる書類

(ii) a document containing information that can be used for the verification of

the contents of the posting under the provisions of paragraph (2); and
三 第二項の規定により講じた措置の内容を記載した書面

(iii) a document describing the contents of the measures taken pursuant to the provisions of paragraph (2).

5 前払式支払手段発行者は、法第二十条第一項の規定による払戻しが完了したときは、別紙様式第二十五号に従い、次に掲げる事項を記載した報告書を金融庁長官に提出しなければならない。

(5) Upon completion of the refund under Article 20, paragraph (1) of the Act, an Issuer of Prepaid Payment Instruments must submit to the Commissioner of the Financial Services Agency a written report prepared using appended Form 25 and containing the following matter:

一 第一項各号に掲げる合計額並びに同項第一号イ及びロ並びに第二号イ及びロに掲げる額

(i) the total amounts listed in items of paragraph (1) and the amounts listed in item (i), sub-items (a) and (b) and item (ii), sub-items (a) and (b) of said paragraph;

二 前条第二項各号に掲げる合計額並びに同項第一号イ及びロ並びに第二号イ及びロに掲げる額

(ii) the total amounts listed in items of paragraph (2) of the preceding Article and the amounts listed in item (i), sub-items (a) and (b) and item (ii), sub-items (a) and (b) of said paragraph;

三 第二項の規定により掲示をした期間

(iii) the period during which the posting was made pursuant to the provisions of paragraph (2);

四 第二項第四号の期間内に申出をした前払式支払手段の保有者の数及び当該保有者の保有する前払式支払手段の未使用残高（代価の弁済に充てることができる金額及び給付又は提供を請求することができる物品又は役務の数量を金銭に換算した金額をいう。第六号において同じ。）の総額

(iv) the number of the holders of Prepaid Payment Instruments who made a request during the period specified in paragraph 2, item (iv) and the total amount of the unused balances (meaning the amount that is available for the payment of consideration and the monetary amount converted from the quantity of goods or services that can be claimed; the same applies in item (vi)) of the Prepaid Payment Instruments held by said holders;

五 当該払戻しの手続において、保有者に払い戻した額の総額

(v) the total amount of refunds made to the holders in the procedure for said refund; and

六 当該払戻しの手続によって除斥された前払式支払手段の払戻基準日における未使用残高の総額

(vi) the total amount of the unused balances as of the refund record date of the Prepaid Payment Instruments that were excluded from the procedure for

said refund.

6 前払式支払手段発行者は、法第二十条第一項の規定による払戻しを完了することができないときは、速やかに、別紙様式第二十六号により作成した届出書を金融庁長官に提出しなければならない。

(6) An Issuer of Prepaid Payment Instruments who is unable to complete the refund prescribed in Article 20, paragraph (1) of the Act must promptly submit to the Commissioner of the Financial Services Agency a written notice prepared using appended form 26.

(払戻しが認められる場合)

(If Refund is Permitted)

第四十二条 法第二十条第二項 に規定する内閣府令で定める場合は、次に掲げる場合とする。

Article 42 Cases specified by a Cabinet Office Ordinance as prescribed in Article 20, paragraph (2) of the Act are the following cases:

一 基準日を含む基準期間における払戻金額（法第二十条第一項 の規定により払い戻された金額を除く。次号において同じ。）の総額が、当該基準日の直前の基準期間において発行した前払式支払手段の発行額の百分の二十を超えない場合

(i) if the total of the amounts refunded (excluding the amounts refunded pursuant to the provisions of Article 20, paragraph (1) of the Act; the same applies in the following item) during a Record Period including the Record Date is not exceeding twenty percent of the amount issued of the Prepaid Payment Instruments issued during the Record Period immediately preceding said Record Date;

二 基準日を含む基準期間における払戻金額の総額が、当該基準期間の直前の基準日における基準日未使用残高の百分の五を超えない場合

(ii) if the total of the amounts refunded during a Record Period including the Record Date is not exceeding five percent of the Unused Record Date Balance as of the Record Date immediately preceding said Record Period; and

三 保有者のやむを得ない事情により当該前払式支払手段の利用が著しく困難となった場合

(iii) if use of said Prepaid Payment Instruments has become extremely difficult due to unavoidable circumstances of the holders.

(前払式支払手段の発行の業務に係る情報の安全管理措置)

(Measures to Ensure Information Security Management Pertaining to the Business of Issuing Prepaid Payment Instruments)

第四十三条 前払式支払手段発行者は、その業務の内容及び方法に応じ、前払式支払手段の発行の業務に係る電子情報処理組織の管理を十分に行うための措置を講じなければならない。

Article 43 An Issuer of Prepaid Payment Instruments must, in accordance with

the contents and methods of its business, take measures to ensure sufficient control of the electronic data processing system pertaining to the business of issuing Prepaid Payment Instruments.

(個人利用者情報の安全管理措置等)

(Measures to Ensure Information Security Management Pertaining to Personal Information of Individual Users, etc.)

第四十四条 前払式支払手段発行者は、その取り扱う個人である前払式支払手段の利用者に関する情報の安全管理、従業員の監督及び当該情報の取扱いを委託する場合にはその委託先の監督について、当該情報の漏えい、滅失又はき損の防止を図るために必要かつ適切な措置を講じなければならない。

Article 44 An Issuer of Prepaid Payment Instruments must, with regard to information security management pertaining the personal information of users of Prepaid Payment Instruments who are individuals, supervision of its employees, and if the handling of said information is entrusted to another person, supervision of said other person, take necessary and appropriate measures for preventing leakage, loss, or damage of said information.

(特別の非公開情報の取扱い)

(Handling of Specified Non-public Information)

第四十五条 前払式支払手段発行者は、その取り扱う個人である前払式支払手段の利用者に関する人種、信条、門地、本籍地、保健医療又は犯罪経歴についての情報その他の特別の非公開情報（その業務上知り得た公表されていない情報をいう。）を取り扱うときは、適切な業務の運営の確保その他必要と認められる目的以外の目的のために利用しないことを確保するための措置を講じなければならない。

Article 45 In handling personal information regarding race, creed, family origin, domicile of origin, healthcare, or criminal background and other specified non-public information (meaning information learned in the course of business that has not yet been publicly disclosed) of the users of Prepaid Payment Instruments who are individuals, an Issuer of Prepaid Payment Instruments must take measures to ensure that said information is not used for a purpose other than for ensuring the appropriate operation of the business and for other purposes which are determined to be necessary.

第五章 監督

Chapter V Supervision

(業務に関する帳簿書類の作成及び保存)

(Preparation and Preservation of Books and Documents Pertaining to Business)

第四十六条 法第二十二条に規定する前払式支払手段の発行の業務に関する帳簿書類は、

次に掲げる帳簿書類とする。

Article 46 (1) The books and documents pertaining to the business of issuing Prepaid Payment Instruments as prescribed in Article 22 of the Act are the following books and documents:

一 前払式支払手段及びその支払可能金額等の種類ごとの発行数、発行量及び回収量を記帳した管理帳

(i) a control book for recording the number of issues, the issuance volume and the collection volume by type of Prepaid Payment Instruments and their Amount Available for Payment, etc.;

二 法第三条第一項第二号 に掲げる前払式支払手段に係る物品又は役務の一単位当たりの通常提供価格を記帳した日記帳

(ii) a daily journal for recording the normal price per unit for goods or services pertaining to the Prepaid Payment Instruments prescribed in Article 3, paragraph (1), item (ii) of the Act; and

三 前払式支払手段及びその支払可能金額等の種類ごとの在庫枚数管理帳

(iii) a stock control book for controlling stocks by type of Prepaid Payment Instruments and their Amount Available for Payment, etc.

2 前項第一号の前払式支払手段及びその支払可能金額等の種類ごとの発行量とは、これらの種類ごとに、法第三条第一項第一号 に掲げる前払式支払手段にあってはその発行時において代価の弁済に充てることができる金額（その発行後に加算型前払式支払手段に加算された金額（金額を度その他の単位により換算していると認められる場合にあつては、当該単位数を金銭に換算した金額）を含む。）を、同項第二号 に掲げる前払式支払手段にあってはその発行時において給付又は提供を請求することができる物品又は役務の数量（その発行後に加算型前払式支払手段に加算された物品又は役務の数量を含む。）を合計した数値とする。

(2) The issuance volume by type of Prepaid Payment Instruments and their Amount Available for Payment, etc. set forth in item (i) of the preceding paragraph is the numerical value obtained, for each type of these, by totaling: in the case of the Prepaid Payment Instruments prescribed in Article 3, paragraph (1), item (i) of the Act, the amount that is available for the payment of consideration at the time of issuance (including the amounts that were thereafter added to Addition-type Prepaid Payment Instruments (if such amounts are found to be each time converted to and indicated as numbers in another unit, monetary amounts converted from the numbers in said unit)); and in the case of the Prepaid Payment Instruments prescribed in item (ii) of said paragraph, the quantity of goods or services the delivery or provision of which can be claimed at the time of issuance (including the quantity of goods or services that was thereafter added to Addition-type Prepaid Payment Instruments).

3 第一項第一号の前払式支払手段及びその支払可能金額等の種類ごとの回収量とは、これらの種類ごとに、法第三条第一項第一号 に掲げる前払式支払手段にあっては代

価の弁済に充てられた金額を、同項第二号 に掲げる前払式支払手段にあつては当該前払式支払手段の使用によって請求した物品又は役務の数量を合計した数値とする。

(3) The collection volume by type of Prepaid Payment Instruments and their Amount Available for Payment, etc. set forth in paragraph (1), item (i) is the numerical value obtained, for each type of these, by totaling: in the case of the Prepaid Payment Instruments prescribed in Article 3, paragraph (1), item (i) of the Act, the amount that has been used for the payment of consideration ; and in the case of the Prepaid Payment Instruments prescribed in item (ii) of said paragraph, the quantity of goods or services that have been claimed by the use of said Prepaid Payment Instruments.

4 第一項第一号の回収量を前払式支払手段の支払可能金額等の種類ごとに把握することが困難と認められる場合には、前払式支払手段の種類ごとにまとめて記帳することをもって足りる。

(4) If it is determined to be difficult to track the collection volume set forth in paragraph (1), item (i) by type of the Amount Available for Payment, etc. of Prepaid Payment Instruments, it would be sufficient to record the collection volume in the aggregate by type of Prepaid Payment Instruments.

5 前払式支払手段発行者は、帳簿の閉鎖の日から少なくとも五年間、第一項に掲げる帳簿書類を保存しなければならない。

(5) An Issuer of Prepaid Payment Instruments must preserve the books and documents listed in paragraph (1) for at least five years from the day of the closing of the books.

(報告書の様式等)

(Forms of Reports, etc.)

第四十七条 法第二十三条第一項 の報告書は、別紙様式第二十七号により作成して、当該基準日の翌日から二月以内に金融庁長官に提出しなければならない。

Article 47 (1) The written report set forth in Article 23, paragraph (1) of the Act must be prepared using appended form 27 and submitted to the Commissioner of the Financial Services Agency within two months from the day immediately following the relevant Record Date.

2 前項の報告書を提出しようとするときは、当該報告書にその写し二通並びに最終の貸借対照表（関連する注記を含む。）及び損益計算書（関連する注記を含む。）を添付して、金融庁長官に提出しなければならない。

(2) An Issuer of Prepaid Payment Instruments intending to submit the written report set forth in the preceding paragraph must submit it to the Commissioner of the Financial Services Agency by attaching two copies of said written report and the latest balance sheet (including the related notes) and profit and loss statement (including the related notes).

3 法第十四条第一項 の規定による供託をした前払式支払手段発行者は、第一項の報告書に、供託に係る供託書正本の写しを添付して、金融庁長官に提出しなければならない。

ない。

(3) An Issuer of Prepaid Payment Instruments who has made the deposit under Article 14, paragraph (1) of the Act must submit to the Commissioner of the Financial Services Agency the written report set forth in paragraph (1) by attaching a copy of the authenticated copy of the deposit document pertaining to said deposit.

4 法第十五条の規定による届出をした前払式支払手段発行者が発行保証金保全契約の内容の変更（当該発行保証金保全契約の一部の解除を除く。）をし、又は発行保証金保全契約を更新した場合には、第一項の報告書に、その契約書又はその旨を証する書面の写しを添付して、金融庁長官に提出しなければならない。

(4) If an Issuer of Prepaid Payment Instruments who made a notification pursuant to the provisions of Article 15 of the Act has subsequently changed the terms and conditions of the guarantee contract of security deposit for issuance (excluding the cancellation of part of the said guarantee contract of security deposit for issuance) or has renewed the guarantee contract of security deposit for issuance, the Issuer of Prepaid Payment Instruments must submit to the Commissioner of the Financial Services Agency the written report set forth in paragraph (1) by attaching a copy of the contract document or a document proving said fact.

5 信託契約前払式支払手段発行者は、第一項の報告書に、信託会社等が発行する基準日における信託財産の額を証明する書面を添付して、金融庁長官に提出しなければならない。

(5) A trust contract prepaid payment instruments issuer must submit to the Commissioner of the Financial Services Agency the written report set forth in paragraph (1) by attaching a document issued by a Trust Company, etc. proving the amount of trust property as of the relevant Record Date.

6 金融庁長官は、必要があると認めるときは、前払式支払手段発行者に対し、第三項の供託書正本又は第四項の契約書の正本の提出を命ずることができる。

(6) The Commissioner of the Financial Services Agency may, when the commissioner finds it necessary, order an Issuer of Prepaid Payment Instruments to submit the authenticated copy of the deposit document set forth in paragraph (3) or the original of the contract document set forth in paragraph (4).

（基準期間における発行額及び回収額）

(Amount Issued and Amount Collected during Record Period)

第四十八条 法第二十三条第一項第一号に規定する基準期間において発行した前払式支払手段の発行額は、次に掲げる額の合計額とする。

Article 48 (1) The amount issued of Prepaid Payment Instruments issued during the Record Period as prescribed in Article 23, paragraph (1), item (i) of the Act is the total of the following amounts:

- 一 当該基準期間において発行されたすべての前払式支払手段の価額（次のイ及びロに掲げる前払式支払手段の区分に応じ当該イ及びロに定める額をいう。）の合計額
- (i) the total amount of the value (meaning the amount specified in the following sub-items (a) and (b) for the categories of Prepaid Payment Instruments respectively prescribed therein) of all the Prepaid Payment Instruments issued during said Record Period:
- イ 法第三条第一項第一号に掲げる前払式支払手段 発行時において代価の弁済に充てることができる金額
- (a) the Prepaid Payment Instruments prescribed in Article 3, paragraph (1), item (i) of the Act: the amount that is available for the payment of consideration at the time of issuance; and
- ロ 法第三条第一項第二号 に掲げる前払式支払手段 発行時において給付又は提供を請求することができる物品又は役務の数量を当該基準期間の末日において金銭に換算した金額
- (b) the Prepaid Payment Instruments prescribed in Article 3, paragraph (1), item (ii) of the Act: the monetary amount converted, as of the last day of said Record Period, from the quantity of goods or services, delivery or provision of which can be claimed at the time of issuance;
- 二 当該基準期間において加算型前払式支払手段に加算された金額（金額を度その他の単位により換算していると認められる場合にあつては、当該単位数を金銭に換算した金額）及び加算された物品又は役務の数量を当該基準期間の末日において金銭に換算した金額の合計額
- (ii) total of the amounts that were added to Addition-type Prepaid Payment Instruments during said Record Period (if such amounts are found to be each time converted to and indicated as numbers in another unit, monetary amounts converted from the numbers in said unit) and the monetary amounts converted, as of the last day of said Record Period, from the quantities of goods or services that were added to Addition-type Prepaid Payment Instruments during said Record Period.
- 2 次条第三号に規定する基準期間における前払式支払手段の回収額は、当該基準期間におけるすべての前払式支払手段の価額（次の各号に掲げる前払式支払手段の区分に応じ当該各号に定める額をいう。）の合計額とする。
- (2) The amount collected of Prepaid Payment Instruments during the Record Period prescribed in item (iii) of the following Article is the total amount of the value (meaning the amount specified in the following items for the categories of Prepaid Payment Instruments respectively prescribed therein) of all the Prepaid Payment Instruments for said Record Period:
- 一 法第三条第一項第一号に掲げる前払式支払手段 当該前払式支払手段の使用により代価の弁済に充てられた金額
- (i) the Prepaid Payment Instruments prescribed in Article 3, paragraph (1), item (i) of the Act: the amount that has been used for the payment of

consideration; and

二 法第三条第一項第二号 に掲げる前払式支払手段 当該前払式支払手段の使用により請求された物品又は役務の数量を当該基準期間の末日において金銭に換算した金額

(ii) the Prepaid Payment Instruments prescribed in Article 3, paragraph (1), item (ii) of the Act: The monetary amount converted, as of the last day of said Record Period, from the quantity of goods or services that have been claimed by the use of said Prepaid Payment Instruments.

(報告事項)

(Matters to Be Reported)

第四十九条 法第二十三条第一項第四号 に規定する内閣府令で定める事項は、次に掲げる事項とする。

Article 49 Matters specified by a Cabinet Office Ordinance as prescribed in Article 23, paragraph (1), item (iv) of the Act are the following matters:

一 法第二十三条第一項第一号 の発行額についての前払式支払手段及びその支払可能金額等の種類ごとの内訳

(i) a breakdown of the amount issued set forth in Article 23, paragraph (1), item (i) of the Act by type of Prepaid Payment Instruments and their Amount Available for Payment, etc.;

二 法第二十三条第一項第二号 の基準日未使用残高についての前払式支払手段の種類ごとの内訳

(ii) a breakdown of the Unused Record Date Balance set forth in Article 23, paragraph (1), item (ii) of the Act by type of Prepaid Payment Instruments; and

三 法第二十三条第一項 の報告書に係る基準日を含む基準期間における前払式支払手段の回収額並びに当該回収額についての前払式支払手段及びその支払可能金額等の種類ごとの内訳

(iii) the amount collected of Prepaid Payment Instruments during the Record Period including the Record Date pertaining to the written report set forth in Article 23, paragraph (1) of the Act and a breakdown of said amount collected by type of Prepaid Payment Instruments and their Amount Available for Payment, etc.

(公告の方法)

(Method of Public Notice)

第五十条 法第二十七条第二項 及び第二十九条 の規定による公告は、官報によるものとする。

Article 50 The public notice prescribed in Article 27, paragraph (2) and Article 29 of the Act is given in the official gazette.

第六章 雑則

Chapter VI Miscellaneous Provisions

(自家型発行者の業務の承継の届出)

(Notification of Succession of Business by Issuer of Prepaid Payment Instruments for Own Business)

第五十一条 法第三十条第二項の規定による届出をしようとする者は、別紙様式第二十八号により作成した届出書に、当該届出書の写し二通並びに第十一条各号に掲げる書類及び業務の承継の事実を証する次に掲げる書面（官公署が証明する書類については、届出の日前三月以内に発行されたものに限る。）を添付して、金融庁長官に提出しなければならない。

Article 51 A person intending to make a notification pursuant to the provisions of Article 30, paragraph (2) of the Act must submit to the Commissioner of the Financial Services Agency a written notice prepared using appended Form 28 by attaching two copies of said written notice, document listed in the items of Article 11, and the documents listed in the following items proving the fact of the succession of business (in the case of a document certified by a public agency, limited to one issued within three months prior to the date of notification):

一 当該届出に係る業務の承継が譲渡又は合併によるものである場合は、当該譲渡又は合併に係る契約書の写し及び法人にあっては、登記事項証明書

(i) if the succession of business pertaining to said notification was made by way of assignment or merger, a copy of the contract document pertaining to said assignment or merger and in the case of a juridical person, the certificate of registered matters;

二 当該届出に係る業務の承継が会社分割によるものである場合は、当該会社分割に係る新設分割計画書又は吸収分割契約書の写し及び法人にあっては、登記事項証明書

(ii) if the succession of business pertaining to said notification was made by way of company split, a copy of the incorporation-type company split plan or the absorption-type company split contract document pertaining to said company split and in the case of a juridical person, the certificate of registered matters; and

三 当該届出に係る業務の承継が相続によるものである場合は、当該相続の事実を証する書面の写し

(iii) if the succession of business pertaining to said notification was made by way of inheritance, a copy of a document proving the fact of said inheritance.

(権利実行事務代行者への委託)

(Entrustment to Agents for Local Finance Office in the Distribution Proceedings of Security Deposit to Holders of Prepaid Payment Instruments)

第五十二条 金融庁長官は、法第三十一条第三項 に規定する権利実行事務代行者に対し、同条第二項 の規定による公示に係る事務、令第十一条第二項 の規定による通知に係る事務、同条第四項 の規定による権利の調査（同項 に規定する公示又は機会の付与を含む。）に係る事務、同条第五項 の規定による配当表の作成、公示又は通知に係る事務その他の権利の実行の手續に関する事務の全部又は一部を委託することができる。

Article 52 The Commissioner of the Financial Services Agency may entrust to the Agents for Local Finance Office in the Distribution Proceedings of Security Deposit to Holders of Prepaid Payment Instruments prescribed in Article 31, paragraph (3) of the Act the whole or part of the affairs pertaining to the public notice prescribed in paragraph (2) of said Article, the affairs pertaining to the notification prescribed in Article 11, paragraph (2) of the Order, the affairs pertaining to the investigation of the right prescribed in paragraph (4) of said Article (including the public notice or provision of an opportunity prescribed in said paragraph), the affairs pertaining to preparation, public notice, and notification of the distribution table prescribed in paragraph (5) said Article, and other affairs pertaining to the procedure for the execution of the right.

(廃止の届出等)

(Notification of Abolition of Business, etc.)

第五十三条 法第三十三条第一項 の規定による届出をしようとする者は、別紙様式第二十九号により作成した届出書に、当該届出書の写し二通を添付して、金融庁長官に提出しなければならない。

Article 53 (1) A person intending to make a notification pursuant to the provisions of Article 33, paragraph (1) of the Act must submit to the Commissioner of the Financial Services Agency a written notice prepared using appended Form 29 by attaching two copies of said written notice.

2 前項の届出書には、次に掲げる事項を記載するものとする。

(2) The written notice set forth in the preceding paragraph is to contain the following matters:

一 氏名、商号又は名称

(i) name, trade name or other name;

二 自家型発行者にあつては、法第五条第一項 の届出書の提出年月日

(ii) in the case of an Issuer of Prepaid Payment Instruments for Own Business, the submission date of the written notice set forth in Article 5, paragraph (1) of the Act;

三 第三者型発行者にあつては、登録年月日及び登録番号

(iii) in the case of an Issuer of Prepaid Payment Instruments for Third-Party Business, date of registration and registration number;

四 届出事由

(iv) reason for notification;

五 法第三十三条第一項 各号のいずれかに該当することとなった年月日

(v) the date on which the Issuer of Prepaid Payment Instruments came to fall under any of the items of Article 33, paragraph (1) of the Act;

六 前払式支払手段の発行の業務の全部又は一部を廃止したときは、その理由

(vi) if the Issuer of Prepaid Payment Instruments has abolished the whole or part of the business of issuing Prepaid Payment Instruments, the reason therefor;

七 前払式支払手段の発行の業務の一部を廃止したときは、当該廃止に係る前払式支払手段を特定するに足りる事項

(vii) if the Issuer of Prepaid Payment Instruments has abolished part of the business of issuing Prepaid Payment Instruments, matters sufficient to identify the Prepaid Payment Instruments pertaining to said abolition; and

八 事業譲渡、合併又は会社分割その他の事由により前払式支払手段の発行の業務の全部又は一部を廃止したときは、当該業務の承継方法及びその承継先

(viii) if the Issuer of Prepaid Payment Instruments has abolished the whole or part of the business of issuing Prepaid Payment Instruments by way of assignment of business, merger or company split, or for other reasons, the method for succession of said business and the successor.

3 前払式支払手段発行者が事業譲渡、合併又は会社分割その他の事由により前払式支払手段の発行の業務の全部又は一部を廃止したときは、第一項の届出書には、当該業務の承継に係る契約の内容及び当該業務の承継方法を記載した書面を添付しなければならない。

(3) If an Issuer of Prepaid Payment Instruments has abolished the whole or part of the business of issuing Prepaid Payment Instruments by way of assignment of business, merger or company split, or for other reasons, a document containing the terms and conditions of the contract pertaining to the succession of said business and the method for succession of said business must be attached to the written notice set forth in paragraph (1).

(經由官庁)

(Government Agency Through Which to Submit Written Notice, etc.)

第五十四条 前払式支払手段発行者は、第九条に規定する届出書その他法及びこの府令に規定する書類（以下この条及び次条において「届出書等」という。）を財務局長等に提出しようとする場合において、当該前払式支払手段発行者の主たる営業所又は事務所の所在地を管轄する財務事務所又は小樽出張所若しくは北見出張所があるときは、当該前払式支払手段発行者は、当該届出書等を当該財務事務所長又は出張所長を經由してこれを提出しなければならない。

Article 54 If an Issuer of Prepaid Payment Instruments intends to submit to the Director-General of a Local Finance Bureau, etc. the written notice prescribed in Article 9 and other documents prescribed in the Act and this Cabinet Office Ordinance (hereinafter referred to as "Written Notice, etc." in this Article and

the following Article), and there is an office of a Local Finance Bureau, Otaru Sub-office of Hokkaido Local Finance Bureau, or Kitami Sub-office of Hokkaido Local Finance Bureau having jurisdiction over the location of the principal business office or office of said Issuer of Prepaid Payment Instruments, said Issuer of Prepaid Payment Instruments must submit said Written Notice, etc. through the head of said office or sub-offices.

(届出書等の認定資金決済事業者協会の経由)

(Submission of Written Notice, etc. through Certified Association for Payment Service Providers)

第五十五条 前払式支払手段発行者は、届出書等を財務局長等に提出しようとするとき（前条の規定により財務事務所長又は出張所長を経由するときを含む。）は、認定資金決済事業者協会を経由して提出することができる。

Article 55 An Issuer of Prepaid Payment Instruments intending to submit a Written Notice, etc. to the Director-General of a Local Finance Bureau, etc. (including submission through the head of an office or sub-office of a Local Finance Bureau prescribed in the preceding Article) may submit it through a Certified Association for Payment Service Providers.

(標準処理期間)

(Standard Processing Period)

第五十六条 金融庁長官は、法、令又はこの府令の規定による登録に関する申請がその事務所に到達してから二月以内に、当該申請に対する処分をするよう努めるものとする。

Article 56 (1) The Commissioner of the Financial Services Agency is to endeavor to process any application for registration made pursuant to the provisions of the Act, the Order, or this Cabinet Office Ordinance within two months from the day on which said application has arrived at the office of the commissioner.

2 第三十三条第一項に規定する発行保証金保全契約の解除の承認に関する申請に対する処分は、二十日以内にするよう努めるものとする。

(2) The Commissioner of the Financial Services Agency is to endeavor to process an application for approval of cancellation of guarantee contract of security deposit for issuance prescribed in Article 33, paragraph (1) within twenty days.

3 第三十八条第一項に規定する発行保証金信託契約の解除の承認に関する申請に対する処分は、二十日以内にするよう努めるものとする。

(3) The Commissioner of the Financial Services Agency is to endeavor to process an application for approval of cancellation of trust contract of security deposit for issuance prescribed in Article 38, paragraph (1) within twenty days.

4 前三項に規定する期間には、次に掲げる期間を含まないものとする。

(4) The period prescribed in the preceding three paragraphs is not to include the following period:

- 一 当該申請を補正するために要する期間
(i) the period required to amend said application;
- 二 当該申請をした者が当該申請の内容を変更するために要する期間
(ii) the period required for the applicant to change the contents of said application; and
- 三 当該申請をした者が当該申請に係る審査に必要と認められる資料を追加するために要する期間
(iii) the period required for the applicant to add materials that are found to be necessary for the examination pertaining to said application.