

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

(平成二十二年三月一日内閣府令第三号)  
(Cabinet Office Order 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 Order 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 業務（第二十一条—第四十五条の二）

### Chapter IV Operations (Article 21 – Article 45-2)

## 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（第五十条の二—第五十六条）

### Chapter VI Miscellaneous Provisions (Article 50-2 – Article 56)

## 附 則

## Supplementary Provisions

### 第一章 総則

#### Chapter I General Provisions

(定義)

(Definitions)

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.", and "deposit-taking institutions" as used in this Cabinet Office Order mean the issuer of prepaid payment instruments, certified association for payment service providers, trust company, etc., and 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」、「基準日」、「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、基準日、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 base date balance", "base date", "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 Order mean the prepaid payment instruments, unused base date balance, base date, 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 Order means the prepaid payment instruments in which the records of amounts (if the amounts are found to be converted to and indicated as a number in another unit, including the number in the relevant unit) or 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）

(Conversion of Foreign Currency)

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（令第二十九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、第三十六条、第五十四条及び第五十五条を除き、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** If a document to be submitted to the Commissioner of the Financial Services Agency (or if the authority of the Commissioner of the Financial Services Agency has been delegated to the Director-General of a local finance bureau or the Director General of the Fukuoka Local Finance Branch Bureau (hereinafter referred to as the "Director-General of a local finance bureau including the Fukuoka Local Finance Branch Bureau") pursuant to the provisions of Article 29, paragraph (1) of the Order for Enforcement of the Payment Services Act (hereinafter referred to as the "Order"), the relevant Director-General of the local finance bureau including the Fukuoka Local Finance Branch Bureau; hereinafter the same applies except in Article 28, Article 35, item (v), Article 36, Article 54, and Article 55) pursuant to the provisions of the Act (limited to Chapter 2), the Order (limited to Chapter 2), or this Cabinet Office Order 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 the relevant 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 that can be requested to be delivered or provided 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 proceeds when the goods are delivered or the services are provided to the user in the relevant quantity.

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 pursuant to 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 Base 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 base date balance is the amount arrived at when the collected amount set forth in item (ii) is deducted 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 the prepaid payment instruments whose base date falls on or before the base date for the unused base date balance (hereinafter referred to as the "latest base date" in this Article) (the amounts issued during the record period mean the amounts calculated as the amounts of prepaid payment instruments that have been issued during each record period that includes its base dates, as provided for in Article 48, paragraph (1) with the latest base date deemed to be the last day of these record period); and

二 当該直近基準日以前に発行した全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（次に掲げる金額の合計額をいう。）

(ii) the amount collected by the latest base date with regard to all prepaid payment instruments that had been issued on or before the latest base date (meaning the total of the following amounts):

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から除斥された者に係る前払式支払手段（当該払戻しの手続に係るものに限る。）の未使用残高（代価の弁済に充てることのできる金額をいう。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から除斥された者に係る前払式支払手段（当該権利の実行の手続に係るものに限る。）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 proceeds 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 proceeds due to the expiration of the effective period of the relevant prepaid payment instruments or for other reasons, the unused balance of prepaid payment instruments of a person that has been excluded from the procedure for refund prescribed in Article 20, paragraph (1) of the Act (the prepaid payment instruments in question are limited to those involved in the procedure for refund) (the unused balance in question

means the amount that is available for the payment of proceeds; the same applies in (a)), and the unused balance of prepaid payment instruments of a person that has been excluded from the procedure for the fulfillment of the right referred to in Article 31, paragraph (1) of the Act (the prepaid payment instruments in question are limited to those involved in the procedure for the fulfillment of the right); 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から除斥された者に係る前払式支払手段（当該払戻しの手続に係るものに限る。）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から除斥された者に係る前払式支払手段（当該権利の実行の手続に係るものに限る。）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 requested by using the prepaid payment instruments prescribed in Article 3, paragraph (1), item (ii) of the Act as of the latest base date (including the quantity of goods or services that can no longer be requested due to the expiration of the effective period of the prepaid payment instruments or for other reasons, the unused balance of prepaid payment instruments of a person that has been excluded from the procedure for refund prescribed in Article 20, paragraph (1) of the Act (the prepaid payment instruments in question are limited to those involved in the procedure for refund) (the unused balance in question means the quantity of goods or services that can be requested; the same applies in (b)), and the unused balance of prepaid payment instruments of a person that has been excluded from the procedure for the fulfillment of the right referred to in Article 31, paragraph (1) of the Act (the prepaid payment instruments in question are limited to those involved in the procedure for the fulfillment of the right); 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 of Prepaid Payment Instruments in Which the Amount 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. of the prepaid payment instruments in which the amount (if the amount is found to be converted to and indicated as a number in another unit, including a number in the relevant unit; the same applies in this Article) or the quantity of goods or services is recorded by electronic or magnetic means is a maximum of the amount or quantity to be recorded.

(保健施設等に係る前払式支払手段)

(Prepaid Payment Instruments by Health Care Facilities)

第六条 令第四条第四項第二号ニ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 Cabinet Office Order as prescribed in Article 4, paragraph (4), item (ii), (d) 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 to Students)

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 Cabinet Office Order 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 students or employees (hereinafter referred to as "students" in this item) (the prepaid payment instruments in question are limited to those that are designed to be

used only by the relevant students); 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 students (limited to those taking a specified curriculum) or employees (hereinafter referred to as "students" in this item) (the prepaid payment instruments in question are limited to those that are designed to be used only by the relevant students).

2 前項第二号の「特定課程」とは、次に掲げる要件の全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 (or if there are separate courses such as general course, specialist course, and others similar to them, 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 students 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 not more than twice a year at a certain time 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 students 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 students 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)**

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一百三十四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っては、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 Cabinet Office Order as prescribed in Article 4, paragraph (4), item (iv) of the Order are those prepaid payment instruments that a person engaging in the business using a school store and other facilities (hereinafter referred to as "facilities" in this Article) available for higher education students, secondary school children (limited to those who are taking a specified curriculum prescribed in paragraph (2) of the preceding Article in the case of a miscellaneous school) or elementary school children or employees of a specified school (meaning a school prescribed in Article 1 of the School Education Act, a special training college prescribed in Article 124 of the School Education Act, or a miscellaneous school prescribed in Article 134, paragraph (1) of the School Education Act) (hereinafter referred to as "students" in this Article) or former students (hereinafter collectively referred to as "persons related to the school") issues only to the persons related to the school (the prepaid payment instruments in question are limited to those that are designed to be used only in the facilities available for the persons related to the school).

**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、第三十条の二及び第三十五条において同じ。）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、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 under Article 5, paragraph (1) of the Act, it must

submit a written notice using the appended form 1 to the Commissioner of the Financial Services Agency with the document referred to in Article 5, paragraph (2) of the Act attached to it, by the day on which two months have passed from the day following the base date on which the unused base date balance of its prepaid payment instruments for own business exceeded the standard amount (meaning the standard amount prescribed in Article 14, paragraph (1) of the Act; the same applies in Article 24, Article 30-2, and Article 35) for the first time since it commenced to issue them.

(届出書のその他の記載事項)

(Other Particulars to Be Stated in a Written Notice)

第十条 法第五条第一項第十一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 Particulars specified by Cabinet Office Order as prescribed in Article 5, paragraph (1), item (xi) of the Act are the following particulars:

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。次条第四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) the name, trade name or other name and address of any closely related person (meaning the closely related person prescribed in Article 3, paragraph (4) of the Act; the same applies in item (iv) of the following Article and Article 12, paragraph (1), item (vi)), and in the case of a corporation (including an association or foundation without juridical personality for which the representative person or administrator has been designated; hereinafter the same applies), the name of its representative person or administrator and the details of the close relationship between the closely related person and the issuer as 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) the type of other business, if any; and

三 加入する認定資金決済事業者協会の名称

(iii) the name of the certified association for payment service providers which the person joins.

(届出書の添付書類)

(Documents to Be Attached to a 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 Cabinet Office Order as prescribed in Article 5, paragraph (2) of the Act are the following documents (limited to those issued within three months prior to the date of notification, in the case of documents certified by a public agency):

一 個人である場合にあつては、次に掲げる書類

(i) in the case of an individual, the following documents;

イ 住民票の抄本又はこれに代わる書面

(a) an extract of the resident record or any substitute of it;

ロ 旧氏（住民基本台帳法施行令（昭和四十二年政令第二百九十二号）第三十条の十三に規定する旧氏をいう。以下同じ。）及び名を、氏名に併せて第九条の規定による届出書に記載した場合において、イに掲げる書類が当該旧氏及び名を証するものでないときは、当該旧氏及び名を証する書面

(b) a document certifying the former surname (meaning the former surname prescribed in Article 30-13 of the Order for Enforcement of the Act for Basic Register of Residents (Cabinet Order No. 292 of 1967); the same applies hereinafter) and the given name, if the former surname and the given name are stated together with the current surname and the given name in a written notice under Article 9, and the document listed in (a) does not certify the former surname and the given name;

二 法人である場合にあつては、次に掲げる書類

(ii) in the case of a corporation, 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 endowment and a certificate of registered information, or any substitute of them;

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、在留カード（出入国管理及び難民認定法（昭和二十六年政令第三百十九号）第十九条の三に規定する在留カードをいう。第十六条第二号において同じ。）の写し、特別永住者証明書（日本国との平和条約に基づき日本の国籍を離脱した者等の出入国管理に関する特例法（平成三年法律第七十一号）第七条第一項に規定する特別永住者証明書をいう。第十六条第二号において同じ。）の写し又は住民票の抄本）又はこれに代わる書面

(b) an extract of the resident record of the representative person or administrator (or if the representative person or administrator is a foreign national, a copy of a residence card (meaning the residence card prescribed in Article 19-3 of the Immigration Control and Refugee Recognition Act (Cabinet Order No. 319 of 1951); the same applies in Article 16, item (ii)), a copy of a special permanent resident certificate (meaning the special permanent resident certificate prescribed in Article 7, paragraph (1) of the Special Act on the Immigration Control of, Inter Alia, Those Who Have Lost Japanese Nationality Pursuant to the Treaty of Peace with Japan (Act No. 71 of 1991); the same applies in Article 16, item (ii)), or an extract of

- the resident record) or any substitute of them;
- ハ 代表者又は管理人の旧氏及び名を当該代表者又は管理人の氏名に併せて第九条の規定による届出書に記載した場合において、ロに掲げる書類が当該旧氏及び名を証するものでないときは、当該旧氏及び名を証する書面
- (c) a document certifying the former surname and the given name, if the former surname and the given name of the representative person or administrator are stated together with their current surname and their given name in a written notice under Article 9, and the document listed in (b) does not certify the former surname and the given name;
- ニ 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つては、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）
- (d) the latest balance sheet (including the related notes) and profit and loss statement (including the related notes) or any substitute of them (or in the case of a corporation 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 of it); and
- ホ 会計監査人設置会社である場合にあつては、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
- (e) 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 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 前払式支払手段の発行の業務の一部を第三者に委託する場合にあつては、当該委託に係る契約の契約書
- (iii) if part of the business of issuing prepaid payment instruments is entrusted to a third party, the contract document for the entrustment contract;
- 四 密接関係者がいる場合にあつては、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
- (iv) if there is a closely related person, a transcript of the family register, the shareholder register, the annual securities report, and any other documents certifying the existence of a close relationship prescribed in Article 3, paragraph (1) of the Order; and

五 その他参考となる事項を記載した書面  
(v) documents containing other relevant particulars.

(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、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) If an issuer of prepaid payment instruments for own business that submitted a written notice under Article 9 intends to make a notification under Article 5, paragraph (3) of the Act, it must submit a written notice of changes using the appended form 2 to the Commissioner of the Financial Services Agency with documents specified in the following items (limited to those issued within three months prior to the date of notification, in the case of documents certified by a public agency) attached to it according to the categories of cases specified in those items:

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: a certificate of registered information that contains the information related to the change, if the relevant issuer is a corporation;

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 information that contains the information related to the change, or any substitute of it;

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 closure of a business office or office or a change in its location: a certificate of registered information that contains the information related to the change, if the relevant issuer is a corporation;

四 代表者又は管理人に変更があつた場合 次に掲げる書類

(iv) in the case of a change in the representative person or administrator: the following documents;

イ 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  
(a) documents listed in item (ii), (a) and (b) of the preceding Article for the person who newly became the representative person or administrator;

ロ 新たに代表者又は管理人になった者の旧氏及び名を当該新たに代表者又は管理人になった者の氏名に併せて当該変更届出書に記載した場合において、イに掲げ

る書類（前条第二号ロに掲げる書類に限る。）が当該旧氏及び名を証するものでないときは、当該旧氏及び名を証する書面

(b) a document certifying the former surname and the given name, if the former surname and the given name of the person who newly became the representative person or administrator are stated together with their current surname and their given name in the written notice of changes, and the document listed in (a) (limited to the documents listed in item (ii), (b) of the preceding Article) does not certify the former surname and the given name;

五 法第五条第一項第六号から第十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前条第三号及び第五号に掲げる書類

(v) in the case of a change in the particulars listed in Article 5, paragraph (1), items (vi) through (x) of the Act: documents listed in items (iii) and (v) of the preceding Article for the particulars 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四号に掲げる書類

(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 the person: documents listed in item (iv) of the preceding Article for the relationship after 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 business: a certificate of registered information that contains the information related to the change or any substitute of it; 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 joined a certified association for payment service providers or has withdrawn from it: a document that can demonstrate the fact that the issuer has joined a certified association for payment service providers or has withdrawn from it.

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) If the Commissioner of the Financial Services Agency accepts a notification under Article 5, paragraph (3) of the Act, the Commissioner must record the particulars subject to the notification 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 for 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 issuer's principal business office or office (or in the case of a corporation established under the laws and regulations of a foreign state that issues prepaid payment instruments for own business in Japan, over the location of 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、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 referred to in Article 7 of the Act must submit a written application for registration referred to in Article 8, paragraph (1) of the Act using the appended form 3 to the Commissioner of the Financial Services Agency with the documents referred to in paragraph (2) of that Article attached to it.

(登録申請書のその他の記載事項)

(Other Particulars to Be Stated in a Written Application for Registration)

第十五条 法第八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 15 Particulars specified by Cabinet Office Order as prescribed in Article 8, paragraph (1), item (x) of the Act are the following particulars:

- 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。）の百分の十以上の対象議決権（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) the name, trade name, or other name of any major shareholder (meaning a

person that holds shares or contributions with the subject voting rights (meaning the subject voting rights prescribed in Article 3, paragraph (2), item (i) of the Order) amounting to not less than 10 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 that 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) the 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) the name of the certified association for payment service providers which the person joins; 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つては、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) the trade name or other name and the location of the deposit-taking institution with which bank deposits are made or savings are put, if rules prescribed by the applicant for registration contain a provision to the effect that the applicant maintains the bank deposits or savings prescribed in Article 5, paragraph (1), item (ii), (d) of the Order in its account under its own name.

(登録申請書の添付書類)

(Documents to Be Attached to a 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 Cabinet Office Order as prescribed in Article 8, paragraph (2) of the Act are the following documents (limited to those issued within three months prior to the date of application, in the case of documents certified by a public agency):

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 using the 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、在留カードの写し、特別永住者証明書の写し又は住民票の抄本）又はこれに代わる書面

(ii) an extract of the resident record of its officers (or if the officers are foreign nationals, a copy of a residence card, a copy of a special permanent resident certificate, or an extract of the resident record) or any substitute of it;

三 役員の旧氏及び名を当該役員の氏名に併せて第十四条の規定による登録申請書に記載した場合において、前号に掲げる書類が当該旧氏及び名を証するものでないときは、当該旧氏及び名を証する書面

(iii) a document certifying the former surname and the given name, if the former surname and the given name of an officer are stated together with their current surname and their given name in the written application for registration, and the document listed in the preceding item does not certify the former surname and the given name;

四 役員が法第十条第一項第九号ロに該当しない旨の官公署の証明書（当該役員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

(iv) a certificate by a public agency to the effect that its officers do not fall under Article 10, paragraph (1), item (ix), (b) of the Act (or if the officers are foreign nationals, a written pledge using the appended form 5) or any substitute of it;

五 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

(v) a curriculum vitae or history of officers of the applicant prepared by using appended Form 6 or Form 7;

六 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

(vi) the register of shareholders or members using the appended form 8, and the articles of incorporation or endowment and a certificate of registered information; or any substitute of them;

七 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つては、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）

(vii) the latest balance sheet (including the related notes) and profit and loss statement (including the related notes) or any substitute of them (in the case of a corporation 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 of it);

八 会計監査人設置会社である場合にあつては、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

(viii) in the case of a company with accounting auditors, a document containing the contents of the accounting audit report under Article 396, paragraph (1) of the Companies Act for the business year preceding the business year that includes the date of the application for registration;

九 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

(ix) internal rules concerning the business of issuing prepaid payment instruments, or other equivalents to them;

十 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。）

(x) an organization chart concerning the business of issuing prepaid payment instruments (including organizations that perform the operations for internal controls);

十一 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

(xi) a document certifying the terms and conditions of the contract between the issuer of prepaid payment instruments for third-party business and member shops;

十二 前払式支払手段の発行の業務の一部を第三者に委託する場合にあっては、当該委託に係る契約の契約書

(xii) if part of the business of issuing prepaid payment instruments is entrusted to a third party, the contract document for the entrustment contract;

十三 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

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

十四 その他参考となる事項を記載した書面

(xiv) documents containing other relevant particulars.

（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 intends to give 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 using the 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 for 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 the issuer of prepaid payment instruments for third-party business (or in the case of a corporation established under the laws and regulations of a foreign state that issues prepaid payment instruments for third-party business in Japan, over the location of 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), (d) of the Order is the amount arrived at when the total amount set forth in item (ii) is deducted 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 (a) and (b) for the categories of prepaid payment instruments prescribed in them:

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つては、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 proceeds at the time of issuance (including the amounts that were thereafter added to addition-type prepaid payment instruments (or if the amounts are found to be converted to and indicated as a number in another unit, including monetary amounts converted from the numbers in the relevant 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 which can be requested to be delivered or provided 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 (a) and (b) for the categories of prepaid payment instruments prescribed in them:
- 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 proceeds by using 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 requested by using the prepaid payment instruments prescribed in Article 3, paragraph (1), item (ii) of the Act.
- 2 法第十条第一項第九号イに規定する内閣府令で定める者は、精神の機能の障害のため前払式支払手段の発行の業務に係る職務を適正に執行するに当たって必要な認知、判断及び意思疎通を適切に行うことができない者とする。
- (2) The person specified by Cabinet Office Order as prescribed in Article 10, paragraph (1), item (ix), (a) of the Act is a person that is unable to adequately carry out the reasoning, decision making, and communication necessary for properly performing their duties for the business of issuing prepaid payment instruments due to mental impairment.
- 3 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。
- (3) When the Commissioner of the Financial Services Agency intends to give a notice under Article 10, paragraph (2) of the Act, the Commissioner is to give it by a written notice of refusal of registration prepared using the 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、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) If an issuer of prepaid payment instruments for third-party

business intends to make a notification under Article 11, paragraph (1) of the Act, it must submit a written notice of changes using the appended form 11 to the Commissioner of the Financial Services Agency with documents specified in the following items (limited to those issued within three months prior to the date of notification, in the case of a document certified by a public agency) attached to it according to the categories of cases prescribed in those items:

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 information that contains the information related to the change or any substitute of it, and a document using the appended form 4 pledging 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 information that contains the information related to the change or any substitute of it;

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, relocation or closure of a business office or office (excluding cases as listed in item (vii)): a certificate of registered information that contains the information related to the change;

四 役員に変更があった場合 次に掲げる書類

(iv) in the case of a change in the officers: the following documents;

イ 新たに役員になった者に係る第十六条第二号、第四号及び第五号に掲げる書類並びに当該変更に係る同条第六号に掲げる書類

(a) documents listed in Article 16, items (ii), (iv) and (v) for the person who newly became an officer, and documents listed in item (vi) of that Article for the change;

ロ 新たに役員になった者の旧氏及び名を当該新たに役員になった者の氏名に併せて当該変更届出書に記載した場合において、イに掲げる書類（第十六条第二号に掲げる書類に限る。）が当該旧氏及び名を証するものでないときは、当該旧氏及び名を証する書面

(b) a document certifying the former surname and the given name, if the former surname and the given name of the person who newly became an officer are stated together with their current surname and their given name in the written notice of changes, and the document listed in (a) (limited to the documents listed in Article 16, item (ii)) does not certify the former surname and the given name;

- ハ 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
- (c) a document using the appended form 4 pledging 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;
- 五 法第八条第一項第五号から第九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九号から第十四号までに掲げる書類
- (v) in the case of a change in the particulars listed in Article 8, paragraph (1), items (v) through (ix) of the Act: documents listed in Article 16, items (ix) through (xiv) for the particulars 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 the 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 that has obtained the registration referred to in Article 9, paragraph (1) of the Act from the Director-General of a local finance bureau including the Fukuoka Local Finance Branch Bureau changes the location of its principal business office or office to an area over which the Director-General of another local finance bureau including the Fukuoka Local Finance Branch Bureau has jurisdiction: the document prescribed in item (iii) and a written notice of completion of registration referred to in Article 17 that was delivered prior to the change;
- 八 令第五条第一項第二号ニ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 case of a change in the deposit-taking institution in which bank deposits are made and savings are put as prescribed in Article 5, paragraph (1), item (ii), (d) of the Order: the trade name or other name and the location of the new deposit-taking institution after the change in which the bank deposits are made or savings are put, and a document demonstrating that an account has been opened with the 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 joined a certified association for payment service providers or has withdrawn from it: a document that can demonstrate the fact that the issuer of prepaid payment instruments for third-party business has joined a certified

association for payment service providers or has withdrawn from it.

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 under the preceding paragraph in the case set forth in item (vii) of that paragraph is made, the Director-General of a local finance bureau including the Fukuoka Local Finance Branch Bureau must notify the Director-General of the other local finance bureau including the Fukuoka Local Finance Branch Bureau as referred to in that item to the effect that the 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 including the Fukuoka Local Finance Branch Bureau who has received the notification referred to in the preceding paragraph is to register the particulars subject to the notification in the registry of issuers of prepaid payment instruments for third-party business and notify the person who made the notification of this by the written notice of completion of registration referred to in Article 17.

#### 第四章 業務

#### Chapter IV Operations

(情報の提供の方法)

(Methods for Provision of Information)

第二十一条 前払式支払手段発行者は、前払式支払手段を発行する場合（当該前払式支払手段に係る証票等（法第三条第一項第一号に規定する証票等をいう。以下同じ。）又は当該前払式支払手段と一体となっている書面その他の物を利用者に対し交付することがない場合を除く。）には、法第十三条第一項各号に掲げる事項に関する情報を、その発行する前払式支払手段（当該前払式支払手段と一体となっている書面その他の物を含む。）に表示する方法により、利用者に提供しなければならない。

Article 21 (1) If an issuer of prepaid payment instruments intends to issue prepaid payment instruments (excluding when the certificates, etc. (meaning the certificates, etc. prescribed in Article 3, paragraph (1), item (i) of the Act; hereinafter the same applies) of the prepaid payment instruments or documents or other materials that are an integral part of the prepaid payment instruments are not delivered to the user), it must provide the user with the information concerning the particulars listed in the items of Article 13, paragraph (1) of the Act by indicating the information on the prepaid payment instruments that it issues (including documents or other materials that are an integral part of the prepaid payment instruments).

2 前払式支払手段発行者は、前払式支払手段を発行する場合（当該前払式支払手段に

係る証票等又は当該前払式支払手段と一体となっている書面その他の物を利用者に対し交付することがない場合に限る。)には、法第十三条第一項各号に掲げる事項に関する情報を、次に掲げるいずれかの方法により、利用者に提供しなければならない。

(2) If an issuer of prepaid payment instruments intends to issue prepaid payment instruments (limited to when the certificates, etc. of the prepaid payment instruments or documents or other materials that are an integral part of the prepaid payment instruments are not delivered to the user), it must provide the user with the information concerning the particulars listed in the items of Article 13, paragraph (1) of the Act by 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 telecommunications lines connecting the electronic equipment used by the issuer of prepaid payment instruments with the electronic equipment used by the user and recorded in a file installed in the electronic equipment used by the relevant 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 electronic equipment used by the issuer of prepaid payment instruments is made available for inspection by the user through telecommunications lines and recorded in a file installed in the electronic equipment used by the relevant user; or

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。第四項第二号において「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 electronic equipment used by the 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 paragraph (4), item (ii)) installed in the electronic equipment used by the issuer of prepaid payment instruments is made available for inspection by the user through telecommunications lines.

3 第一項の規定にかかわらず、発行する前払式支払手段が前払式支払手段発行者の使用に係る電子機器と電気通信回線を介して接続される利用者の使用に係る電子機器(証票等の使用の開始前に、又は証票等の使用に際して、当該電子機器と接続される場合における当該証票等を含む。)を提示して使用されるものである場合には、法第十三条第一項各号に掲げる事項に関する情報を、前項各号に掲げるいずれかの方法により、利用者に提供することができる。

(3) Notwithstanding the provisions of paragraph (1), if the prepaid payment instruments to be issued are used by presenting the electronic equipment used by the user that is connected to the electronic equipment used by the issuer of prepaid payment instruments through telecommunications lines (including the certificates, etc. if they are connected to the electronic equipment before or at the time of their use), the issuer of prepaid payment instruments may provide the users with information on the particulars listed in the items of Article 13, paragraph (1) of the Act by any of the methods listed in the items of the preceding paragraph.

4 第二項各号に掲げる方法は、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。

(4) The methods listed in the items of paragraph (2) must satisfy the following technical criteria:

一 第二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 listed in paragraph (2), item (i) or (ii) is one that enables the user to create a document by outputting the information recorded in the file (including outputting the relevant recorded information by transmitting it to other electronic equipment or any other method); and

二 第二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 listed in paragraph (2), item (iii) is one in which information recorded in the user file cannot be deleted or changed during three months from the time when the information is recorded in the relevant user file.

（情報提供する事項等）

**(Information to be Provided)**

第二十二条 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、正確に情報を提供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（前条第二項各号に掲げる方法により情報を提供する前払式支払手段を除く。）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法第十三条第一項第二号に掲げる支払可能金額等については、符号、図画その他の方法により情報を提供することで足りる。

Article 22 (1) The particulars listed in the items of Article 13, paragraph (1) of the Act must be provided as information accurately using terms that are easy to read and understand for persons who generally purchase or use prepaid payment instruments; provided, however, that if the prepaid payment instruments (excluding prepaid payment instruments for which information is

to be provided by methods listed in the items of paragraph (2) of the preceding Article) are purchased for use only as gifts and designed not to clearly indicate their amount available for payment, etc. according to the purpose of that purchase, it is sufficient to indicate the amount available for payment, etc. listed in Article 13, paragraph (1), item (ii) of the Act 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) Particulars specified by Cabinet Office Order as prescribed in Article 13, paragraph (1), item (v) of the Act are the following particulars:

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 location where the 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 the 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。以下この号及び第四項において同じ。）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ができる金額をいい、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ができる物品又は役務の数量をいう。第二十三条の三第一号において同じ。）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 prepaid payment instruments in which the amount (if the amount is found to be converted to and indicated as a number in another unit, including the number in the relevant unit; hereinafter the same applies in this item and paragraph (iv)) 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 proceeds in the case of the prepaid payment instruments referred to in Article 3, paragraph (1), item (i) of the Act or the quantity of goods or services which can be requested to be delivered or provided in the case of the prepaid payment instruments referred to in item (ii) of that paragraph; the same applies in Article 23-3, item (i) or the method by which the 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 are written general conditions or explanation concerning the use of the prepaid payment instruments or any other documents similar to them (hereinafter referred to as "written general conditions or other similar documents" in this Article), the fact that the relevant written general conditions or other similar documents exist.

3 前払式支払手段（前条第二項各号に掲げる方法により法第十三条第一項の規定によ

る情報の提供をする前払式支払手段を除く。)の面積が狭いために同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、次に掲げる要件の全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情報を提供することで足りる。

(3) Notwithstanding the provisions of the preceding two paragraphs, if the particulars 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 (excluding prepaid payment instruments for which information under paragraph (1) of that Article is provided by one of the methods listed in the items of paragraph (2) of the preceding Article), it is sufficient to indicate only the principal ones among the particulars listed in item (i) or (ii) of the preceding paragraph, only if all of the following requirements 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) the written general conditions or other similar documents contain the indication of the particulars 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) the written general conditions or other similar documents are delivered to the purchaser of the prepaid payment instruments when they are generally purchased.

4 加算型前払式支払手段（前条第二項各号に掲げる方法により法第十三条第一項の規定による情報の提供をする加算型前払式支払手段を除く。）について金額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、前払式支払手段発行者が当該加算型前払式支払手段について既に同項の規定による情報の提供をしているときは、当該情報の提供をもって、同項の規定による情報の提供をしたものとみなす。

(4) If the record of an amount or of the quantity of goods or services is added in addition-type prepaid payment instruments (excluding addition-type prepaid payment instruments for which information under Article 13, paragraph (1) of the Act is provided by one of the methods listed in the items of paragraph (2) of the preceding Article), and the information has already been provided by an issuer of prepaid payment instruments pursuant to the provisions of Article 13, paragraph (1) of the Act regarding the addition-type prepaid payment instruments, the relevant provision of information is deemed to be the provision of information under that paragraph.

(情報の提供をすることを要しない場合)

(Cases where Provision of Information is not Required)

第二十三条 法第十三条第二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前条第二項各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 Cabinet Office Order as prescribed in Article 13, paragraph (2) of the Act are the cases where the certified association for payment service providers which the issuer of prepaid payment instruments joins makes public to the users of prepaid payment instruments the particulars listed in paragraph (1), item (iv) of that Article and the items of paragraph (2) of the preceding Article for that issuer.

(その他利用者保護を図るための措置等)

(Other Measures to Ensure Protection of Users)

第二十三条の二 前払式支払手段発行者は、前払式支払手段を発行する場合には、書面の交付その他の適切な方法により、次に掲げる事項に関する情報を利用者に提供しなければならない。

**Article 23-2** (1) When issuing prepaid payment instruments, an issuer of prepaid payment instruments must provide users with information concerning the following particulars by delivering documents or using any other appropriate method:

一 法第十四条第一項の規定の趣旨及び法第三十一条第一項に規定する権利の内容

(i) the purpose of the provisions of Article 14, paragraph (1) of the Act, and the details of the right prescribed in Article 31, paragraph (1) of the Act;

二 発行保証金の供託、発行保証金保全契約（法第十五条に規定する発行保証金保全契約をいう。以下同じ。）又は発行保証金信託契約（法第十六条第一項に規定する発行保証金信託契約をいう。以下同じ。）の別及び発行保証金保全契約又は発行保証金信託契約を締結している場合にあっては、これらの契約の相手方の氏名、商号又は名称

(ii) whether a security deposit for issuance is made or a guarantee contract of security deposit for issuance (meaning the guarantee contract of security deposit for issuance prescribed in Article 15 of the Act; the same applies hereinafter) or trust agreement for security deposits for issuance (meaning the trust agreement for security deposits for issuance prescribed in Article 16, paragraph (1) of the Act; the same applies hereinafter) is concluded, and if a guarantee contract of security deposit for issuance or trust agreement for security deposits for issuance is concluded, the name, trade name or any other name of the other party to the relevant contract; and

三 前払式支払手段の発行の業務に関し利用者の意思に反して権限を有しない者の指図が行われたことにより発生した利用者の損失の補償その他の対応に関する方針

(iii) a policy for compensation for or any other response to any loss incurred by users due to instructions given in relation to the business of issuing prepaid payment instruments by an unauthorized person against the intention of the users.

2 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、前払式支払手段発行者が当該加算型前払式支払手段について既に前項の規定による情報の提供をしているときは、当該情報の提供をもって、同項の規定による情報の提供をしたものとみなす。

(2) If the record of an amount (if the amount is found to be converted to and indicated as a number in another unit, including the number in the relevant unit) or the quantity of goods or services is added in addition-type prepaid payment instruments, and the information has already been provided by an issuer of prepaid payment instruments pursuant to the provisions of the preceding paragraph regarding the addition-type prepaid payment instruments, the relevant provision of information is deemed to be the provision of information under that paragraph.

3 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第一項各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には、当該前払式支払手段発行者は、同項の規定にかかわらず、当該事項について同項の規定による情報の提供をすることを要しない。

(3) Notwithstanding the provisions of paragraph (1), if a certified association for payment service providers which an issuer of prepaid payment instruments joins makes public to the users of prepaid payment instruments the particulars listed in the items of that paragraph for the relevant issuer of prepaid payment instruments, the issuer of prepaid payment instruments is not required to provide information regarding these particulars pursuant to the provisions of that paragraph.

第二十三条の三 前払式支払手段発行者は、前払式支払手段の利用者の保護を図り、及び前払式支払手段の発行の業務の健全かつ適切な運営を確保するため、次の各号に掲げる措置を講じなければならない。

Article 23-3 In order to protect users of prepaid payment instruments and ensure the sound and appropriate management of the business of issuing prepaid payment instruments, an issuer of prepaid payment instruments must take the measures listed in the following items:

一 前払式支払手段（その保有者の指図を受けて、その未使用残高の全部又は一部を前払式支払手段発行者がその使用に係る電子情報処理組織を用いる方法その他の方法により当該保有者から他の利用者に移転することができるものに限る。）を発行する場合にあっては、移転することができる未使用残高の上限の設定、未使用残高の移転の状況を監視するための体制の整備その他の当該前払式支払手段の不適切な利用を防止するための適切な措置

(i) if prepaid payment instruments (limited to those for which an issuer of prepaid payment instruments can transfer, upon the instruments of their holder, the whole or part of the unused balance to another holder by using an electronic data processing system it uses or any other method) are issued:

setting the upper limit of the unused balance that can be transferred, development of systems for supervising the status of transfer of the unused balance, and other appropriate measures to prevent the inappropriate use of the prepaid payment instruments; and

二 前払式支払手段の発行の業務の内容及び方法に照らし必要があると認められる場合にあつては、当該業務に関し前払式支払手段の利用者以外の者に損失が発生した場合における当該損失の補償その他の対応に関する方針を当該者に周知するための適切な措置

(ii) if it is found necessary in light of the contents and methods of the business of issuing prepaid payment instruments: appropriate measures to make public to persons other than users of prepaid payment instruments a policy for compensation for or any other response to any loss incurred by these persons in relation to the relevant business.

(発行保証金の供託)

(Making Security Deposits 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 base date on which the unused base date balance has exceeded 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。第三十条の二第二号及び第三十五条第八号ロにおいて同じ。）以上の額の発行保証金の供託（法第十五条の規定による発行保証金保全契約を締結した旨の届出及び法第十六条第一項の規定による発行保証金信託契約を締結した旨の届出をして行う信託財産の信託を含む。第二十六条第三項及び第四項において同じ。）を行うまでの間は、当該業務を承継させ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, the security deposit for issuance, guarantee contract of security deposit for issuance, or trust agreement for security deposits for issuance that has been made or concluded by the person that has had the business succeeded to is deemed to be made or concluded on behalf of the person that has succeeded to the relevant business until the person that has succeeded to the business makes a security deposit for issuance in an amount not less than the amount required for deposit (meaning the amount required for deposit prescribed in Article 14, paragraph (1) of the Act; the same applies in Article 30-2, item (ii) and Article 35, item (viii), (b)) pursuant to the provisions of Article 14, paragraph (1) of the Act (or until that person makes a notification to the effect

that the person has concluded a guarantee contract of security deposit for issuance under Article 15 of the Act, or places trust property in the trust with a notification being made to the effect that the person has concluded a trust agreement for security deposits for issuance under Article 16, paragraph (1) of the Act; the same applies in Article 26, paragraphs (3) and (4).

(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及び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 Cabinet Office Order as prescribed in Article 14, paragraph (2) of the Act is half of the amount arrived at when the unused base date balance as of the base date of the prepaid payment instruments subject to the procedure for refund under Article 20, paragraph (1) of the Act and the procedure for the fulfillment of the right referred to in Article 31, paragraph (1) of the Act is deducted from the unused base 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 referred to in Article 14, paragraph (2) must be made by the day on which two weeks have passed from the day on which the issuer of prepaid payment instruments came to know the fact referred to in that 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 following

the first base 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 for the base date by the relevant time limit for depositing the shortfall or the unused base date balance prescribed in Article 14, paragraph (1) of the Act has decreased to ten million yen or less on the base date (excluding when the procedure for refund under Article 20, paragraph (1) of the Act that was commenced on or before the base date has not been completed as of the relevant base date and when the procedure for the fulfillment of the right petitioned pursuant to the provisions of Article 11, paragraph (1) of the Order has not been completed as of the base date), the issuer of prepaid payment instruments is not required to make the deposit referred to in 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規定による発行保証金の供託をしていない場合には、同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, on or before the day on which the fact set forth in Article 14, paragraph (2) of the Act occurred, did not make a security deposit for issuance under paragraph (1) of that Article for the base date immediately preceding the day on which the relevant fact occurred, the issuer of prepaid payment instruments is not required to make the deposit referred to in paragraph (2) of that Article.

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規定による発行保証金の供託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同条第二項の供託をすれば足りる。

(4) Notwithstanding the provisions of paragraph (1), if an issuer of prepaid payment instruments, on or before the day on which the fact set forth in Article 14, paragraph (2) of the Act occurred, has made a security deposit for issuance under paragraph (1) of that Article for the base date immediately preceding the day on which the relevant fact occurred, and the time limit for depositing the shortfall due to the occurrence of the fact falls within two months from the base date, it is sufficient for the issuer of prepaid payment instruments to make the deposit referred to in paragraph (2) of that Article within two months from the day following the relevant base 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に、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を添付して、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 under Article 14, paragraph (2) of the Act must submit a written notice using the appended form 12 to the Commissioner of the Financial Services Agency with the documents specified in the following items attached to it according to the categories of cases prescribed in those items:

一 新たに発行保証金を供託した場合 当該供託に係る供託書正本の写し

(i) if the issuer of prepaid payment instruments has made a new security deposit for issuance: a copy of an authenticated copy of the certificate of that deposit;

二 新たに発行保証金保全契約を締結し、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。）をした場合 新たに締結した発行保証金保全契約に係る契約書の写し又は当該変更に係る契約書若しくは当該変更をした旨を証する書面の写し

(ii) if the issuer of prepaid payment instruments has concluded a new guarantee contract of security deposit for issuance or amended 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 on the newly concluded guarantee contract of security deposit for issuance, a copy of the contract document on the amendment, or a copy of a document certifying the amendment;

三 新たに発行保証金信託契約を締結し、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。）をした場合 新たに締結した発行保証金信託契約に係る契約書の写し又は当該変更に係る契約書若しくは当該変更をした旨を証する書面の写し及び信託財産の額（法第十六条第一項に規定する信託財産の額をいう。以下同じ。）を証明する書面

(iii) if the issuer of prepaid payment instruments has concluded a new trust agreement for security deposits for issuance or amended the terms and conditions of the existing trust agreement for security deposits for issuance (excluding the cancellation of part of the contract): a copy of the contract document on the newly concluded trust agreement for security deposits for issuance, a copy of the contract document on the amendment, or a copy of a document certifying the amendment; and a document certifying the amount of the trust property (meaning the amount of the trust property prescribed in Article 16, paragraph (1) of the Act; the same applies hereinafter);

四 直前の基準日に係る法第二十三条第一項の報告書を提出した日の翌日以降において令第九条第一項又は第二項の規定により発行保証金の取戻しをした場合（当該取戻しが内渡しである場合に限る。） 供託規則（昭和三十四年法務省令第二号）第四十九条第一項の規定により当該内渡しに係る供託金の額又は供託した債券の名称、枚数、総額面及び券面額（振替国債については、その銘柄及び金額）に関する事項につき証明を受けたことを証する書面

(iv) if the issuer of prepaid payment instruments has recovered the security

deposit for issuance pursuant to the provisions of Article 9, paragraph (1) or (2) of the Order on or after the day following the date of submission of the written report referred to in Article 23, paragraph (1) of the Act for the immediately preceding base date (limited to when the recovery is made for part of the security deposit): a document certifying that the issuer has had the particulars certified pursuant to the provisions of Article 49, paragraph (1) of the Deposit Regulation (Order of the Ministry of Justice No. 2 of 1959) concerning the amount of money deposited, or the name, quantity, face value, and total face value of bond certificates deposited (or in the case of book-entry government bonds, the issue and amount of them) that have been partially recovered;

五 直前の基準日に係る法第二十三条第一項の報告書を提出した日の翌日以降において従前の発行保証金保全契約の一部の解除をした場合 当該解除に係る契約書又は当該解除をした旨を証する書面の写し

(v) if the issuer of prepaid payment instruments has cancelled part of the existing guarantee contract of security deposit for issuance on or after the day following the date of submission of the written report referred to in Article 23, paragraph (1) of the Act for the immediately preceding base date: a copy of the contract document on the cancellation or of a document certifying the cancellation; and

六 直前の基準日に係る法第二十三条第一項の報告書を提出した日の翌日以降において従前の発行保証金信託契約の一部の解除をした場合 当該解除に係る契約書又は当該解除をした旨を証する書面の写し及び信託財産の額を証明する書面

(vi) if the issuer of prepaid payment instruments has cancelled part of the existing trust agreement for security deposits for issuance on or after the day following the date of submission of the written report referred to in Article 23, paragraph (1) of the Act for the immediately preceding base date: a copy of the contract document on the cancellation or a copy of a document certifying the cancellation, and a document certifying the amount of the trust property.

2 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、前項第一号の供託書正本又は同項第二号若しくは第三号の契約書の正本の提出を命ずることができる。

(2) If the Commissioner of the Financial Services Agency finds it necessary, the Commissioner may order an issuer of prepaid payment instruments to submit the authenticated copy of the certificate of deposit referred to in item (i) of the preceding paragraph or the original of the contract document referred to in item (ii) or (iii) of the same paragraph.

(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 Cabinet Office Order 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 for which the ownership of the right is determined based on the statement or record in the book-entry account register under the provisions of the Act on Book-Entry Transfer of Corporate Bonds and Shares (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 in which the security deposits for issuance are paid 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 prescribed in those items:

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 (or for those for which the ownership of the right is determined based on the

statement or record in the book-entry account register under the provisions of the Act on Book-Entry Transfer of Corporate Bonds and Shares, the amount stated or recorded in the book-entry account register; 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 with every one hundred yen of the face value deemed 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 with every one hundred yen of the face value deemed 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 with every one hundred yen of the face value deemed 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) The provisions of the preceding paragraph apply to bond certificates issued on a discount basis, with the face value deemed to be the amount calculated by the following formula added to the issue price:

( (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) × (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 when the difference between the face value and the issue price is divided 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 前払式支払手段発行者は、法第十五条の規定による届出をしようとするときは、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 When an issuer of prepaid payment instruments intends to make a notification under Article 15 of the Act, the issuer must submit a written notice of guarantee contract of security deposit for issuance using the appended form 13 to the Commissioner of the Financial Services Agency with a copy of the guarantee contract of security deposit for issuance attached to it.

(発行保証金保全契約の内容)

(Contents of Guarantee Contract of Security Deposit for Issuance)

第三十条の二 令第七条に規定する内閣府令で定める事項は、次に掲げる場合以外の場合には、発行保証金保全契約の全部又は一部の解除を行うことができないこととする。

Article 30-2 The provisions specified by Cabinet Office Order as prescribed in Article 7 of the Order are provisions to the effect that the whole or part of a guarantee contract of security deposit for issuance may not be cancelled except in the following cases:

一 直前の基準日における基準日未使用残高が基準額以下である場合であって、当該発行保証金保全契約の全部又は一部の解除を行うとき。

(i) if the unused base date balance on the immediately preceding base date is not more than the standard amount, and the whole or part of the relevant guarantee contract of security deposit for issuance is cancelled;

二 直前の基準日における要供託額が、当該基準日に係る法第二十三条第一項の報告書の提出の日の翌日における発行保証金等合計額（令第九条第一項第二号に規定する発行保証金等合計額をいう。以下この条及び第三十五条第八号において同じ。）を下回る場合であって、保全金額（法第十五条に規定する保全金額をいう。以下この条において同じ。）の範囲内において、その下回る額に達するまでの額に係る当該発行保証金保全契約の全部又は一部の解除を行うとき。

(ii) if the amount required for deposit on the immediately preceding base date falls short of the total of the amount of security deposit for issuance, etc.

(meaning the total of the amount of the security deposit for issuance, etc. prescribed in Article 9, paragraph (1), item (ii) of the Order; hereinafter the same applies in this Article and Article 35, item (viii)) on the day following the date of submission of the written report referred to in Article 23, paragraph (1) of the Act for the base date, and the whole or part of the relevant guarantee contract of security deposit for issuance is cancelled within the limit of the secured amount (meaning the secured amount prescribed in Article 15 of the Act; hereinafter the same applies in this Article), up to the amount of that shortage;

三 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が基準額以下である場合であって、当該発行保証金保全契約の全部又は一部の解除を行うとき。

(iii) if the unused balance as of the day on which the procedure for the fulfillment of the right prescribed in Article 9, paragraph (1), item (iii) of the

Order has been completed is not more than the standard amount, and the whole or part of the relevant guarantee contract of security deposit for issuance is cancelled;

四 令第九条第一項第三号に規定する権利の実行の手續が終了した日における未使用残高が基準額を超える場合であつて、同日における保全金額の範囲内において、同日における発行保証金等合計額から同日における未使用残高の二分の一の額を控除した残額に達するまでの額に係る当該発行保証金保全契約の全部又は一部の解除を行うとき。

(iv) if the unused balance as of the day on which the procedure for the fulfillment of the right prescribed in Article 9, paragraph (1), item (iii) of the Order has been completed exceeds the standard amount, and the whole or part of the relevant guarantee contract of security deposit for issuance is cancelled within the limit of the secured amount as of that day, up to the amount remaining after half of the unused balance as of that day is deducted from the total of the amount of security deposit for issuance, etc. as of that day;

五 令第九条第二項第一号に規定する払戻しの手續が終了した日における未使用残高が基準額以下である場合であつて、当該発行保証金保全契約の全部又は一部の解除を行うとき。

(v) if the unused balance as of the day on which the procedure for refund prescribed in Article 9, paragraph (2), item (i) of the Order has been completed is not more than the standard amount, and the whole or part of the relevant guarantee contract of security deposit for issuance is cancelled; and

六 令第九条第二項第一号に規定する払戻しの手續が終了した日における未使用残高が基準額を超える場合であつて、同日における保全金額の範囲内において、同日における発行保証金等合計額から同日における未使用残高の二分の一の額を控除した残額に達するまでの額に係る当該発行保証金保全契約の全部又は一部の解除を行うとき。

(vi) if the unused balance as of the day on which the procedure for refund prescribed in Article 9, paragraph (2), item (i) of the Order has been completed exceeds the standard amount, and the whole or part of the relevant guarantee contract of security deposit for issuance is cancelled within the limit of the secured amount as of that day, up to the amount remaining after half of the unused balance as of that day is deducted from the total of the amount of security deposit for issuance, etc. as of that day.

(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 Order 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 prescribed in those items:

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。第二号において同じ。） 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）における国際統一基準に係る単体自己資本比率が、次のイからハまでに掲げる比率の区分に応じ、当該イからハまでに定める要件の全てを満たすこと。

(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 item (ii)) 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 (or if there is an explanatory document for the interim business year of the business year following the business year of that latest explanatory document, in the explanatory document for the interim business year) satisfies all requirements specified in (a) through (c) below for the categories of ratios prescribed in them:

イ 単体普通株式等Tier 1比率 四・五パーセント以上であること。

(a) non-consolidated common equity tier 1 ratio: not less than 4.5 percent;

ロ 単体Tier 1比率 六パーセント以上であること。

(b) non-consolidated tier 1 ratio: not less than 6 percent;

ハ 単体総自己資本比率 八パーセント以上であること。

(c) non-consolidated total capital adequacy ratio: not less than 8 percent;

一の二 海外営業拠点を有する長期信用銀行 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)-2 long-term credit 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 (or if there is an explanatory document for the interim business year of the business year following the business year of that latest explanatory document, in the relevant explanatory document for the interim business year) is not less than 8 percent;

一の三 海外拠点を有する信用金庫連合会 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、次のイからハまでに掲げる比率の区分に応じ、当該イからハまでに定める要件の全てを満たすこと。

(i)-3 federations of Shinkin banks that have overseas bases: the non-consolidated capital adequacy ratio under the international uniform standard included in the latest explanatory document on the status of business and property (or if there is an explanatory document for the interim business year of the business year following the business year of the latest explanatory document, in the explanatory document for the interim business year) satisfies all requirements specified in (a) through (c) below for the categories of ratios prescribed in them:

イ 単体普通出資等Tier 1比率 四・五パーセント以上であること。

(a) non-consolidated common capital contribution tier 1 ratio: not less than 4.5 percent;

ロ 単体Tier 1比率 六パーセント以上であること。

(b) non-consolidated tier 1 ratio: not less than 6 percent;

ハ 単体総自己資本比率 八パーセント以上であること。

(c) non-consolidated total capital adequacy ratio: not less than 8 percent;

二 海外営業拠点を有しない銀行若しくは長期信用銀行又は海外拠点を有しない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 or long-term credit banks that do not have overseas business locations or federations of Shinkin banks or Shinkin banks that do not have overseas bases: the non-consolidated capital adequacy ratio under the domestic standard included in the latest explanatory document on the status of business and property (or if there is an explanatory document for the interim business year of the business year following the business year of the latest explanatory document, in the explanatory document for the interim business year) is not less than 4 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 referred to in Article 9-9, paragraph (1), item (i) of the Small and Medium Sized Enterprises Cooperatives Act (Act No. 181 of 1949), agricultural cooperative or federations of agricultural cooperative engaging in the business referred to in Article 10, paragraph (1), item (iii) of the Agricultural Cooperatives Act (Act No. 132 of 1947), fisheries cooperative engaging in the business referred to 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 referred to in Article 87, paragraph (1), item (iv) of that Act, fishery processing cooperative engaging in the business referred to in Article 93, paragraph (1), item (ii) of that Act, or federations of fishery processing cooperatives engaging in the business referred to in Article 97, paragraph (1), item (ii) of that Act: the non-consolidated capital adequacy ratio included in the latest explanatory document on the status of business and property is not less than 4 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、次のイからハまでに掲げる比率の区分に応じ、当該イからハまでに定める要件の全てを満たすこと。

(iv) Norinchukin banks: the non-consolidated capital adequacy ratio included in the latest explanatory document on the status of business and property satisfies all requirements specified in (a) through (c) below for the categories of ratios prescribed in them:

イ 単体普通出資等Tier 1比率 四・五パーセント以上であること。

(a) non-consolidated common capital contribution tier 1 ratio: not less than 4.5 percent;

ロ 単体Tier 1比率 六パーセント以上であること。

(b) non-consolidated tier 1 ratio: not less than 6 percent;

ハ 単体総自己資本比率 八パーセント以上であること。

(c) non-consolidated total capital adequacy ratio: not less than 8 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、次のイからハまでに掲げる比率の区分に応じ、当該イからハまでに定める要件の全てを満たすこと。

(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 (or if there is an explanatory document for the interim business year of the business year following the business year of that latest explanatory document, in the explanatory document for the interim business year) satisfies all requirements specified in (a) through (c) below for the categories of ratios prescribed in them:

- イ 単体普通株式等Tier 1比率 四・五パーセント以上であること。  
(a) non-consolidated common equity tier 1 ratio: not less than 4.5 percent;
- ロ 単体Tier 1比率 六パーセント以上であること。  
(b) non-consolidated tier 1 ratio: not less than 6 percent;
- ハ 単体総自己資本比率 八パーセント以上であること。  
(c) non-consolidated total capital adequacy ratio: not less than 8 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) that have the relevant branch offices satisfy the criteria that are equivalent to the criteria prescribed in Article 14-2 of that Act and that apply to the foreign banks in their respective foreign states.
- 2 前項第一号、第一号の二及び第二号の「海外営業拠点」とは、銀行法第二十六条第二項に規定する区分等を定める命令（平成十二年総理府・大蔵省令第三十九号）第一条第三項又は長期信用銀行法第十七条において準用する銀行法第二十六条第二項に規定する区分等を定める命令（平成十二年総理府・大蔵省令第四十号）第一条第三項に規定する海外営業拠点をいう。
- (2) The term "overseas business locations" as used in items (i), (i)-2, and (ii) of the preceding paragraph means the overseas business locations prescribed in Article 1, paragraph (3) of the Order Providing for the Categories, etc. Prescribed in Article 26, Paragraph (2) of the Banking Act (Order of the Prime Minister's Office and the Ministry of Finance No. 39 of 2000) or in Article 1, paragraph (3) of the Order Providing for the Categories, etc. Prescribed in Article 26, Paragraph (2) of the Banking Act as Applied Mutatis Mutandis Pursuant to Article 17 of the Long Term Credit Bank Act (Order of the Prime Minister's Office and the Ministry of Finance No. 40 of 2000).
- 3 第一項第一号の三及び第二号の「海外拠点」とは、信用金庫法第八十九条第一項において準用する銀行法第二十六条第二項に規定する区分等を定める命令（平成十二年総理府・大蔵省令第四十一号）第三条第三項に規定する海外拠点をいう。
- (3) The term "overseas bases" as used in paragraph (1), items (i)-3 and (ii) means the overseas bases prescribed in Article 3, paragraph (3) of the Order Providing for the Categories, etc. Prescribed in Article 26, Paragraph (2) of the Banking Act as Applied Mutatis Mutandis Pursuant to Article 89, Paragraph (1) of the Shinkin Bank Act (Order of the Prime Minister's Office and the Ministry of Finance No. 41 of 2000).
- 4 第一項第一号から第一号の三までの「国際統一基準」とは、銀行法第二十六条第二項に規定する区分等を定める命令第一条第四項若しくは第三条第三項、長期信用銀行法第十七条において準用する銀行法第二十六条第二項に規定する区分等を定める命令第一条第四項又は信用金庫法第八十九条第一項において準用する銀行法第二十六条第

二項に規定する区分等を定める命令第三条第五項に規定する国際統一基準をいう。

(4) The term "international uniform standard" as used in paragraph (1), items (i) through (i)-3 means the international uniform standard prescribed in Article 1, paragraph (4) or Article 3, paragraph (3) of the Order Providing for the Categories, etc. Prescribed in Article 26, Paragraph (2) of the Banking Act, in Article 1, paragraph (4) of the Order Providing for the Categories, etc. Prescribed in Article 26, Paragraph (2) of the Banking Act as Applied Mutatis Mutandis Pursuant to Article 17 of the Long Term Credit Bank Act, or in Article 3, paragraph (5) of the Order Providing for the Categories, etc. Prescribed in Article 26, Paragraph (2) of the Banking Act as Applied Mutatis Mutandis Pursuant to Article 89, Paragraph (1) of the Shinkin Bank Act.

5 第一項第一号から第二号までの「単体自己資本比率」とは、銀行法第二十六条第二項に規定する区分等を定める命令第一条第七項、長期信用銀行法第十七条において準用する銀行法第二十六条第二項に規定する区分等を定める命令第一条第六項又は信用金庫法第八十九条第一項において準用する銀行法第二十六条第二項に規定する区分等を定める命令第三条第六項に規定する単体自己資本比率をいい、第一項第一号の「単体普通株式等Tier 1比率」、「単体Tier 1比率」及び「単体総自己資本比率」とは、それぞれ銀行法第二十六条第二項に規定する区分等を定める命令第一条第七項に規定する単体普通株式等Tier 1比率、単体Tier 1比率及び単体総自己資本比率をいい、第一項第一号の三の「単体普通出資等Tier 1比率」、「単体Tier 1比率」及び「単体総自己資本比率」とは、それぞれ信用金庫法第八十九条第一項において準用する銀行法第二十六条第二項に規定する区分等を定める命令第三条第六項に規定する単体普通出資等Tier 1比率、単体Tier 1比率及び単体総自己資本比率をいう。

(5) The term "non-consolidated capital adequacy ratio" as used in paragraph (1), items (i) through (ii) means the non-consolidated capital adequacy ratio prescribed in Article 1, paragraph (7) of the Order Providing for the Categories, etc. Prescribed in Article 26, Paragraph (2) of the Banking Act, in Article 1, paragraph (6) of Order Providing for the Categories, etc. Prescribed in Article 26, Paragraph (2) of the Banking Act as Applied Mutatis Mutandis Pursuant to Article 17 of the Long Term Credit Bank Act, or in Article 3, paragraph (6) of the Order Providing for the Categories, etc. Prescribed in Article 26, Paragraph (2) of the Banking Act as Applied Mutatis Mutandis Pursuant to Article 89, Paragraph (1) of the Shinkin Bank Act; the terms "non-consolidated common equity tier 1 ratio", "non-consolidated tier 1 ratio", and "non-consolidated total capital adequacy ratio" as used in paragraph (1), item (i) mean the non-consolidated common equity tier 1 ratio, non-consolidated tier 1 ratio, and non-consolidated total capital adequacy ratio prescribed in Article 1, paragraph (7) of the Order Providing for the Categories, etc. Prescribed in Article 26, Paragraph (2) of the Banking Act; and the terms "non-consolidated common capital contribution tier 1 ratio", "non-consolidated tier 1 ratio", and "non-

consolidated total capital adequacy ratio" as used in paragraph (1), item (i)-3 mean the non-consolidated common capital contribution tier 1 ratio, non-consolidated tier 1 ratio, and non-consolidated total capital adequacy ratio prescribed in Article 3, paragraph (6) of the Order Providing for the Categories, etc. Prescribed in Article 26, Paragraph (2) of the Banking Act as Applied Mutatis Mutandis Pursuant to Article 89, Paragraph (1) of the Shinkin Bank Act.

6 第一項第二号の「国内基準」とは、銀行法第二十六条第二項に規定する区分等を定める命令第一条第五項若しくは第三条第四項、長期信用銀行法第十七条において準用する銀行法第二十六条第二項に規定する区分等を定める命令第一条第五項又は信用金庫法第八十九条第一項において準用する銀行法第二十六条第二項に規定する区分等を定める命令第三条第四項に規定する国内基準をいう。

(6) The term "domestic standard" as used in paragraph (1), item (ii) means the domestic standard prescribed in Article 1, paragraph (5) or Article 3, paragraph (4) of the Order Providing for the Categories, etc. Prescribed in Article 26, Paragraph (2) of the Banking Act, in Article 1, paragraph (5) of the Order Providing for the Categories, etc. Prescribed in Article 26, Paragraph (2) of the Banking Act as Applied Mutatis Mutandis Pursuant to Article 17 of the Long Term Credit Bank Act, or in Article 3, paragraph (4) of the Order Providing for the Categories, etc. Prescribed in Article 26, Paragraph (2) of the Banking Act as Applied Mutatis Mutandis Pursuant to Article 89, Paragraph (1) of the Shinkin Bank Act.

7 第一項第三号の「単体自己資本比率」とは、労働金庫又は労働金庫連合会にあっては労働金庫法第九十四条第一項において準用する銀行法第二十六条第二項に規定する区分等を定める命令（平成十二年総理府・大蔵省・労働省令第八号）第二条第三項に規定する単体自己資本比率を、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協同組合による金融事業に関する法律第六条第一項において準用する銀行法第二十六条第二項に規定する区分等を定める命令（平成十二年総理府・大蔵省令第四十二号）第一条第三項に規定する単体自己資本比率を、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農業協同組合法第九十四条の二第三項に規定する区分等を定める命令（平成十二年総理府・大蔵省・農林水産省令第十三号）第一条第三項に規定する単体自己資本比率を、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又は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にあっては水産業協同組合法第二百二十三条の二第三項に規定する区分等を定める命令（平成十二年総理府・大蔵省・農林水産省令第十五号）第一条第三項に規定する単体自己資本比率を、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令第三条第三項に規定する単体自己資本比率をいう。

(7) The term "non-consolidated capital adequacy ratio" as used in paragraph (1), item (iii) means: for labor banks or federations of labor banks, the non-

consolidated capital adequacy ratio prescribed in Article 2, paragraph (3) of the Order Providing for the Categories, etc. Prescribed in Article 26, Paragraph (2) of the Banking Act as Applied Mutatis Mutandis Pursuant to Article 94, Paragraph (1) of the Labor Bank Act (Order of the Prime Minister's Office, the Ministry of Finance and the Ministry of Labour No. 8 of 2000); for credit cooperatives or federations of cooperatives engaging in the business referred to in Article 9-9, paragraph (1), item (i) of the Small and Medium Sized Enterprises Cooperatives Act, the non-consolidated capital adequacy ratio prescribed in Article 1, paragraph (3) of the Order Providing for the Categories, etc. Prescribed in Article 26, Paragraph (2) of the Banking Act as Applied Mutatis Mutandis Pursuant to Article 6, Paragraph (1) of the Act on Financial Businesses by Cooperative (Order of the Prime Minister's Office and the Minister of Finance No. 42 of 2000); for agricultural cooperatives or federations of agricultural cooperatives engaging in the business referred to in Article 10, paragraph (1), item (iii) of the Agricultural Cooperatives Act, the non-consolidated capital adequacy ratio prescribed in Article 1, paragraph (3) of the Order Providing for the Categories, etc. Prescribed in Article 94-2, paragraph (3) of the Agricultural Cooperatives Act (Order of the Prime Minister's Office, the Ministry of Finance and the Ministry of Agriculture, Forestry and Fisheries No. 13 of 2000); for fisheries cooperatives engaging in the business referred to in Article 11, paragraph (1), item (iv) of the Fisheries Cooperatives Act or fishery processing cooperatives engaging in the business referred to in Article 93, paragraph (1), item (ii) of that Act, the non-consolidated capital adequacy ratio prescribed in Article 1, paragraph (3) of the Order Providing for the Categories, etc. Prescribed in Article 123-2, Paragraph (3) of the Fisheries Cooperatives Act (Order of the Prime Minister's Office, the Ministry of Finance and the Ministry of Agriculture, Forestry and Fisheries No. 15 of 2000); and for federations of fisheries cooperatives engaging in the business referred to in Article 87, paragraph (1), item (iv) of that Act or federations of fishery processing cooperatives engaging in the business referred to in Article 97, paragraph (1), item (ii) of that Act, the non-consolidated capital adequacy ratio prescribed in Article 3, paragraph (3) of that Order.

8 第一項第四号の「単体自己資本比率」、「単体普通出資等Tier 1比率」、「単体Tier 1比率」及び「単体総自己資本比率」とは、それぞれ農林中央金庫法第八十五条第二項に規定する区分等を定める命令（平成十三年内閣府・財務省・農林水産省令第三号）第一条第三項に規定する単体自己資本比率、単体普通出資等Tier 1比率、単体Tier 1比率及び単体総自己資本比率をいう。

(8) The terms "non-consolidated capital adequacy ratio", "non-consolidated common capital contribution tier 1 ratio", "non-consolidated tier 1 ratio", and "non-consolidated total capital adequacy ratio" as used in paragraph (1), item (iv) mean the non-consolidated capital adequacy ratio, non-consolidated

common capital contribution tier 1 ratio, non-consolidated tier 1 ratio, and non-consolidated total capital adequacy ratio prescribed in Article 1, paragraph (3) of the Order Providing for the Categories, etc. Prescribed in Article 85, Paragraph (2) of the Norinchukin Bank Act (Order of the Cabinet Office, the Ministry of Finance and the Ministry of Agriculture, Forestry and Fisheries No. 3 of 2001).

9 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い、「単体普通株式等Tier 1比率」、「単体Tier 1比率」及び「単体総自己資本比率」とは、単体自己資本比率のうち当該算式により得られる比率をいう。

(9) The term "non-consolidated capital adequacy ratio" as used in paragraph (1), item (v) means the ratio obtained by the formula for the standard prescribed in Article 23, paragraph (1), item (i) of the Shoko Chukin Bank Limited Act (Act No. 74 of 2007), and the terms "non-consolidated common equity tier 1 ratio", "non-consolidated tier 1 ratio", and "non-consolidated total capital adequacy ratio" as used in paragraph (1), item (v) mean the non-consolidated capital adequacy ratio obtained by the formula.

(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)

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 be at the level of solvency in terms of the ability to pay out insurance proceeds, etc. as specified by Cabinet Office Order as prescribed in Article 8, paragraph (2), item (i) of the Order is for one whose ratio indicating the level of solvency in terms of the ability to pay out insurance proceeds, etc. that is included in the latest explanatory documents on the status of business and property is not less than 200 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、次の各号に掲げる区分に応じ、当該各号に定め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 level of solvency in terms of the ability to pay out insurance proceeds, etc." as prescribed in the preceding paragraph means the ratio obtained by the formula for the standard prescribed in the following items for the categories prescribed in those items:

一 保険会社（保険業法（平成七年法律第百五号）第二条第二項に規定する保険会社

をいう。以下この号及び次項において同じ。) 同法第百三十条に規定する基準のうち、保険会社に係る同条各号に掲げる額を用いて定めるもの

(i) insurance companies (meaning the insurance companies prescribed in Article 2, paragraph (2) of the Insurance Business Act (Act No. 105 of 1995); hereinafter the same applies in this item and the following paragraph): the standards prescribed in Article 130 of that Act that are established using the amount set forth in the items of that Article for insurance companies;

二 外国保険会社等 (保険業法第二条第七項に規定する外国保険会社等をいう。次項において同じ。) 同法第二百二条に規定する基準

(ii) foreign insurance companies, etc. (meaning the foreign insurance companies, etc. prescribed in Article 2, paragraph (7) of the Insurance Business Act; the same applies in the following paragraph): the standard prescribed in Article 202 of that Act; and

三 引受社員 (保険業法第二百十九条第一項の引受社員をいう。次項において同じ。) 同法第二百二十八条に規定する基準

(iii) underwriting members (meaning the underwriting members referred to in Article 219, paragraph (1) of the Insurance Business Act; the same applies in the following paragraph): the standard prescribed in Article 228 of that Act.

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、保険会社、外国保険会社等又は引受社員とする。

(3) Persons specified by Cabinet Office Order as prescribed in Article 8, paragraph (2), item (i) of the Order are insurance companies, foreign insurance companies, etc., or underwriting members.

(発行保証金保全契約の全部の解除)

(Cancellation of Whole of Guarantee Contract of Security Deposit for Issuance)

第三十三条 前払式支払手段発行者は、発行保証金保全契約の全部を解除しようとするときは、別紙様式第十四号により作成した発行保証金保全契約全部解除届出書を金融庁長官に提出するものとする。

Article 33 If an issuer of prepaid payment instruments intends to cancel the whole of a guarantee contract of security deposit for issuance, the issuer is to submit a written notice of cancellation of the whole of the guarantee contract of security deposit for issuance using the appended form 14 to the Commissioner of the Financial Services Agency.

(発行保証金信託契約の届出)

(Notification of Trust Agreement for Security Deposits 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規定による届出をしようとするときは、別紙様式第十五号により作成した発行保証金信託契約届出書に、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 If an issuer of prepaid payment instruments intends to make a

notification under the provisions of Article 16, paragraph (1) of the Act, the issuer must submit a written notice of trust agreement for security deposits for issuance using the appended form 15 to the Commissioner of the Financial Services Agency with a copy of the trust agreement for security deposits for issuance attached to it.

(発行保証金信託契約の内容)

(Contents of the Trust Agreement for Security Deposits 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 Particulars specified by Cabinet Office Order as prescribed in Article 16, paragraph (2), item (iv) of the Act are the following particulars:

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保有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 beneficiary of the principal of the trust property under the trust agreement for security deposits for issuance are a trust agreement prepaid payment instruments issuer (meaning an issuer of prepaid payment instruments that concludes a trust agreement for security deposits for issuance; the same applies hereinafter), a trust company, etc., and the holder of prepaid payment instruments issued by the trust agreement 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 agreement for security deposits for issuance is concluded, the same person is appointed as the beneficiary's agent for all of the 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 agreement prepaid payment instruments issuer falls under any of the following conditions, the trust agreement 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 agreement prepaid payment instruments issuer is an issuer of prepaid payment instruments for own business, and is ordered to suspend the whole or part of the business of issuing prepaid payment instruments under 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 agreement prepaid payment instruments issuer is an issuer of prepaid payment instruments for third-party business, and has the registration under Article 7 of the Act revoked 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（法第二条第十八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) if a petition for commencement of bankruptcy proceedings, etc. (meaning the petition for commencement of bankruptcy proceedings, etc. prescribed in Article 2, paragraph (18) of the Act) is filed against the trust agreement 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 agreement prepaid payment instruments issuer discontinues 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 agreement prepaid payment instruments issuer receives an order to suspend the whole or part of the business of issuing prepaid payment instruments for third-party business under Article 27, paragraph (1) of the Act (limited to cases falling under item (iii) or (iv) of that 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 issues 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 agreement prepaid payment instruments issuer falls under any of the conditions listed in the preceding item, the beneficiary and the beneficiary's agent 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填があるものを除く。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 agreement for security deposits 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 Engagement in Trust Business by a Financial Institution (Act No. 43 of 1943); hereinafter the same applies in this Article) and principal protection 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 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 (excluding bank deposits and savings with itself if the relevant trust agreement prepaid payment instruments issuer is that deposit-taking institution); 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填の契約をした金銭信託

3. money in trust for which principal protection is provided under the terms and conditions of the contract pursuant to the provisions of Article 6 of the Act on Engagement in 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 agreement prepaid payment instruments issuer maintains the trust property in the form of bond certificates or invests the trust property under the trust agreement for security deposits for issuance in a manner listed in (a) of the preceding item, the trust company, etc. or the trust agreement prepaid payment instruments issuer determines its appraised value 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填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 agreement for security deposits for issuance is a money in trust agreement with a financial institution engaging in the trust business

under which principal protection is provided, the appraised value of the principal of the trust property is the principal amount of the money in trust agreement;

八 次に掲げる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 in the following cases, the whole or part of the trust agreement for security deposits for issuance may not be cancelled;

イ 直前の基準日における基準日未使用残高が基準額以下である場合であって、当該発行保証金信託契約の全部又は一部の解除を行うとき。

(a) if the unused base date balance on the immediately preceding base date is not more than the standard amount, and the whole or part of the relevant trust agreement for security deposits for issuance is cancelled;

ロ 直前の基準日における要供託額が、当該基準日に係る法第二十三条第一項の報告書の提出の日の翌日における発行保証金等合計額を下回る場合であって、信託財産の額の範囲内において、その下回る額に達するまでの額に係る当該発行保証金信託契約の全部又は一部の解除を行うとき。

(b) if the amount required for deposit on the immediately preceding base date falls short of the total of the amount of security deposit for issuance, etc. on the day following the date of submission of the written report referred to in Article 23, paragraph (1) of the Act for the base date, and the whole or part of the relevant trust agreement for security deposits for issuance is cancelled within the limit of the amount of the trust property, up to the amount of that shortage;

ハ 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が基準額以下である場合であって、当該発行保証金信託契約の全部又は一部の解除を行うとき。

(c) if the unused balance as of the day on which the procedure for the fulfillment of the right prescribed in Article 9, paragraph (1), item (iii) of the Order has been completed is not more than the standard amount, and the whole or part of the relevant trust agreement for security deposits for issuance is cancelled;

ニ 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が基準額を超える場合であって、同日における信託財産の額の範囲内において、同日における発行保証金等合計額から同日における未使用残高の二分の一の額を控除した残額に達するまでの額に係る当該発行保証金信託契約の全部又は一部の解除を行うとき。

(d) if the unused balance as of the day on which the procedure for the fulfillment of the right prescribed in Article 9, paragraph (1), item (iii) of the Order has been completed exceeds the standard amount, and the whole or part of the relevant trust agreement for security deposits for issuance is cancelled within the limit of the amount of the trust property as of that

day, up to the amount remaining after half of the unused balance as of that day is deducted from the total of the amount of security deposit for issuance, etc. as of that day;

ホ 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が基準額以下である場合であって、当該発行保証金信託契約の全部又は一部の解除を行うとき。

(e) if the unused balance as of the day on which the procedure for refund prescribed in Article 9, paragraph (2), item (i) of the Order has been completed is not more than the standard amount, and the whole or part of the relevant trust agreement for security deposits for issuance is cancelled; and

ヘ 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が基準額を超える場合であって、同日における信託財産の額の範囲内において、同日における発行保証金等合計額から同日における未使用残高の二分の一の額を控除した残額に達するまでの額に係る当該発行保証金信託契約の全部又は一部の解除を行うとき。

(f) if the unused balance as of the day on which the procedure for refund prescribed in Article 9, paragraph (2), item (i) of the Order has been completed exceeds the Standard Amount, and the whole or part of the relevant trust agreement for security deposits for issuance is cancelled within the limit of the amount of the trust property as of that day, up to the amount remaining after half of the unused balance as of that day is deducted from the total of the amount of security deposit for issuance, etc. as of that day;

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 subject to the cancellation of the whole or part of the trust agreement for security deposits for issuance under the preceding item is vested in the trust agreement 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. makes a deposit in response to the order under Article 17 of the Act, it may terminate the trust agreement for security deposits for issuance;

十二 前号の場合であって、当該発行保証金信託契約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 trust agreement for security deposits for issuance may be vested in the trust agreement 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 agreement prepaid payment instruments issuer to the trust company, etc. or the beneficiary's agent and the costs required for the realization of the trust property by that trust company, etc. are paid using 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 Cabinet Office Order as prescribed in Article 16, paragraph (3) of the Act are bank deposits and savings with a deposit-taking institution (excluding bank deposits and savings with itself if the relevant trust agreement prepaid payment instruments issuer is that deposit-taking institution).

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 Cabinet Office Order as prescribed in Article 16, paragraph (3) of the Act are the following bond certificates (including those for which the ownership of the right is determined based on the statement or record in the book-entry account register under the provisions of the Act on Book-Entry Transfer of Corporate Bonds and Shares; 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 Order on the Provision or Publication of Securities Information, etc. (Cabinet Office Order 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）

(Estimated Amount 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), (a), the estimated amount of the bond certificates is an amount not exceeding the market value of the bond certificates as of each base date of the issuer of prepaid payment instruments multiplied by the ratio specified in the following items according to the categories of bond certificates prescribed in those items:

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: 100 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: 90 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: 95 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: 90 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: 85 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: 80 percent.

(発行保証金信託契約の全部の解除)

(Cancellation of Whole of Trust Agreement for Security Deposits for Issuance)

第三十八条 前払式支払手段発行者は、発行保証金信託契約の全部を解除しようとするときは、別紙様式第十六号により作成した発行保証金信託契約全部解除届出書を金融庁長官に提出するものとする。

Article 38 If an issuer of prepaid payment instruments intends to cancel the whole of a trust agreement for security deposits for issuance, the issuer is to submit a written notice of cancellation of the whole of the trust agreement for security deposits for issuance using the appended form 16 to the Commissioner of the Financial Services Agency.

(金融庁長官の命令に基づく発行保証金の供託)

(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, the deposit must be made to the official depository nearest to the principal business office or office of the issuer of prepaid payment instruments that concluded the relevant guarantee contract of security deposit for issuance or trust agreement for security deposits for issuance.

2 前項の供託をした者は、遅滞なく、別紙様式第十七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 that has made the deposit referred to in the preceding paragraph must submit a written notice using the appended form 17 to the Commissioner of the Financial Services Agency with the authenticated copy of the certificate of that deposit attached to it, without delay.

(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 fulfillment of the right prescribed in Article 9, paragraph (1), item (iii) of the Order is the amount arrived at when the total amount set forth in item (ii) is

deducted 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 (a) and (b):

イ 法第三十一条第一項の権利の実行の終了した日（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 base date balance as of the latest base date falling before the day on which the procedure for the fulfillment of the right referred to in Article 31, paragraph (1) of the Act was completed (hereinafter referred to as the "procedure completion date" in this paragraph) (that latest base date falling before the procedure completion date is hereinafter referred to as the "latest base 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 of prepaid payment instruments that were issued during the period from the day following the latest base 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 (a) and (b):

イ 直近基準日の翌日から手続終了日まで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 proceeds by using the prepaid payment instruments prescribed in Article 3, paragraph (1), item (i) of the Act during the period from the day following the latest base 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 requested by using the prepaid payment instruments prescribed in Article 3, paragraph (1), item (ii) of the Act during the period from the day following the latest base date to the 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 arrived at when the total amount set forth in item (ii) is deducted 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 (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 base date balance as of the latest base 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) (that latest base date falling before the refund completion date is hereinafter referred to as the "latest base 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 of prepaid payment instruments that were issued during the period from the day following the latest base 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 (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 proceeds by using the prepaid payment instruments prescribed in Article 3, paragraph (1), item (i) of the Act during the period from the day following the latest base 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 requested by the prepaid payment instruments prescribed in Article 3, paragraph (1), item (ii) of the Act during the period from the day following the latest base date to the refund completion date.

(保有者に対する前払式支払手段の払戻し)

(Refunds 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 Cabinet Office Order as prescribed in Article 20, paragraph (1) of the Act is the amount arrived at when the total amount set forth in item (ii) is deducted 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 (a) and (b) of the prepaid payment

instruments subject to the refund:

イ 法第二十条第二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 base date balance as of the latest base date falling before the day on which a public notice was given pursuant to the provisions of Article 20, paragraph (2) of the Act (hereinafter referred to as the "refund base date" in this paragraph) (that latest base date falling before the refund base date is hereinafter referred to as the "latest base 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 of prepaid payment instruments that were issued during the period from the day following the latest base date to the refund base 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 (a) and (b) of the prepaid payment instruments subject to the 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 proceeds by using the prepaid payment instruments prescribed in Article 3, paragraph (1), item (i) of the Act during the period from the day following the latest base date to the refund base 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 base date from the quantity of goods or services that were requested by using the prepaid payment instruments prescribed in Article 3, paragraph (1), item (ii) of the Act during the period from the day following the latest base date to the refund base date.

2 前払式支払手段発行者は、法第二十条第二項第一号から第三号までに掲げる事項並びに第五項第一号及び第二号に掲げる事項を、官報、時事に関する事項を掲載する日刊新聞紙又は電子公告（会社法第二条第三十四号に規定する電子公告をいう。）により公告しなければならない。

(2) An issuer of prepaid payment instruments must give a public notice of the particulars listed in Article 20, paragraph (2), items (i) through (iii) of the Act and the particulars listed in paragraph (5), items (i) and (ii) in the Official Gazette or a daily newspaper that publishes particulars on current events or by means of electronic public notice (meaning the electronic public notice

prescribed in Article 2, item (xxxiv) of the Companies Act).

3 前払式支払手段発行者は、法第二十条第二項各号に掲げる事項に関する情報を全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。

(3) An issuer of prepaid payment instruments must take measures to post the particulars listed in the items of Article 20, paragraph (2) of the Act in a location easily seen by the public at all of its business offices or offices and the member shops.

4 前払式支払手段発行者は、物品の給付又は役務の提供が当該前払式支払手段発行者又は当該前払式支払手段発行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、前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二十一条第二項に規定するいずれかの方法と同一の方法により、法第二十条第二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。

(4) If an issuer of prepaid payment instruments intends to make a refund for prepaid payment instruments that are used when goods are delivered or services are provided through telecommunications lines connecting the computer used by the issuer or the person designated by the issuer with the computer of the users, the issuer, in lieu of the posting prescribed in the preceding paragraph, must provide the users of the prepaid payment instruments subject to the relevant refund with information concerning the particulars listed in the items of Article 20, paragraph (2) of the Act by the same method as any of those prescribed in Article 21, paragraph (2) that the issuer employs for providing the relevant information to the users.

5 法第二十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。

(5) Particulars specified by Cabinet Office Order as prescribed in Article 20, paragraph (2), item (iv) of the Act are the following particulars:

一 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

(i) the name, trade name or other name of the issuer of prepaid payment instruments that is to make the refund;

二 当該払戻しに係る前払式支払手段の種類

(ii) the type of prepaid payment instruments subject to the refund;

三 当該払戻しに関する問合せに応ずる営業所又は事務所の連絡先

(iii) the contact address of the business office or office that is to respond to inquiries regarding the refund;

四 法第二十条第二項第二号の申出の方法

(iv) the method for making a request under Article 20, paragraph (2), item (ii) of the Act;

五 当該払戻しの方法

(v) the method for the refund; and

六 その他当該払戻しの手続に関し参考となるべき事項

(vi) other particulars relevant to the procedure for the refund.

6 前払式支払手段発行者は、法第二十条第二項の規定による公告をしたときは、直ちに、別紙様式第十八号により作成した届出書に、次に掲げる書類を添付して、金融庁長官に提出するものとする。

(6) If an issuer of prepaid payment instruments gives a public notice under Article 20, paragraph (2) of the Act, the issuer is to immediately submit a written notice using the appended form 18 to the Commissioner of the Financial Services Agency with the following documents attached to it:

一 当該公告の写し

(i) a copy of the relevant public notice;

二 第三項の規定による掲示及び第四項の規定による情報の提供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 paragraph (3) and information provided under paragraph (4); and

三 第三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 (3).

7 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、次に掲げる事項を記載した別紙様式第十九号による報告書を金融庁長官に提出するものとする。

(7) Upon completion of the refund under Article 20, paragraph (1) of the Act, an issuer of prepaid payment instruments is to submit a written report using the appended form 19 that contains the following particulars to the Commissioner of the Financial Services Agency:

一 払戻しが完了した前払式支払手段の名称

(i) the name of the prepaid payment instruments for which the refund has been completed;

二 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

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

三 令第九条第二項の規定により発行保証金の取戻しを行う場合には、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

(iii) if the relevant issuer of prepaid payment instruments recovers a security deposit for issuance pursuant to the provisions of Article 9, paragraph (2) of the Order, the total amounts listed in items of paragraph (2) of the preceding Article and the amounts listed in item (i), (a) and (b) and item (ii), (a) and (b)

of the same paragraph;

四 法第二十条第二項の規定により情報の提供をした期間

(iv) the period during which the information was provided pursuant to the provisions of Article 20, paragraph (2) of the Act;

五 法第二十条第二項第二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払戻基準日における未使用残高（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。第七号において同じ。）の総額

(v) the number of the holders of prepaid payment instruments that made a request during the period specified in Article 20, paragraph 2, item (ii) of the Act and the total amount of the unused balances (meaning the amount that is available for the payment of proceeds and the monetary amount converted from the quantity of goods or services that can be requested; the same applies in item (vii)) of the prepaid payment instruments held by the relevant holders as of the refund base date;

六 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

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

七 当該払戻しの手続から除斥された者に係る前払式支払手段（当該払戻しの手続に係るものに限る。）の払戻基準日における未使用残高の総額

(vii) the total amount of the unused balances as of the refund base date of the prepaid payment instruments for a person that has been excluded from the procedure for the refund (limited to those involved in the procedure for a refund).

8 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、別紙様式第二十号により作成した届出書を金融庁長官に提出するものとする。

(8) An issuer of prepaid payment instruments that is unable to complete the refund under Article 20, paragraph (1) of the Act is to promptly submit a written notice using the appended form 20 to the Commissioner of the Financial Services Agency.

（払戻しが認められる場合）

(Cases Where a Refund is Permitted)

第四十二条 法第二十条第五項に規定する内閣府令で定める場合は、次の各号のいずれかに該当する場合とする。

Article 42 (1) Cases specified by Cabinet Office Order as prescribed in Article 20, paragraph (5) of the Act are the cases falling under any of the following items:

一 基準日を含む基準期間における払戻金額（法第二十条第一項及び第三号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) and item (iii) of the Act; the same applies in the following item) during a record period including the base date does not exceed 20 percent of the amount of the prepaid payment instruments issued during the record period immediately preceding the relevant base 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 base date does not exceed 5 percent of the unused base date balance as of the base date immediately preceding the record period;
- 三 保有者が前払式支払手段を利用することが困難な地域へ転居する場合、保有者である非居住者（外国為替及び外国貿易法（昭和二十四年法律第二百二十八号）第六条第一項第六号に規定する非居住者をいう。）が日本国から出国する場合その他の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 it has become extremely difficult for the holder to use the prepaid payment instruments due to their unavoidable circumstances, such that the holder moves to an area where it is difficult for the holder to use the prepaid payment instruments, or a non-resident (meaning the non-resident prescribed in Article 6, paragraph (1), item (vi) of the Foreign Exchange and Foreign Trade Act (Act No. 228 of 1949) who holds the prepaid payment instruments departs from Japan; and
- 四 電気通信回線を通じた不正なアクセスにより前払式支払手段の利用者の意思に反して権限を有しない者が当該前払式支払手段を利用した場合その他の前払式支払手段の保有者の利益の保護に支障を来すおそれがあると認められる場合であって、当該前払式支払手段の払戻しを行うことがやむを得ないときとして金融庁長官の承認を受けたとき。
- (iv) if an unauthorized person used prepaid payment instruments against the intention of the users of the prepaid payment instruments by unauthorized access through the telecommunications line or it is found that the protection of the interests of users of prepaid payment instruments is likely to be hindered for other reasons, and the approval of the Commissioner of the Financial Services Agency has been obtained for the refund of the prepaid payment instruments on the grounds that it is unavoidable.
- 2 前払式支払手段発行者は、前項第四号の承認を受けようとするときは、別紙様式第二十一号により作成した承認申請書を金融庁長官に提出しなければならない。
- (2) If an issuer of prepaid payment instruments intends to obtain the approval referred to in item (iv) of the preceding paragraph, the issuer must submit a written application for approval using the appended form 21 to the Commissioner of the Financial Services Agency.

3 金融庁長官は、前払式支払手段発行者がその発行する全ての前払式支払手段の払戻しを確実に行うことができる資力を有すると認められる場合でなければ、第一項第四号の承認をしてはならない。

(3) The Commissioner of the Financial Services Agency must not grant the approval referred to in paragraph (1), item (iv) unless the issuer of prepaid payment instruments is found to have sufficient financial resources to make sure that the issuer can refund all prepaid payment instruments it issues.

4 金融庁長官は、第一項第四号の承認をしたときは、別紙様式第二十二号により作成した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。

(4) If the Commissioner of the Financial Services Agency grants the approval referred to in paragraph (1), item (iv), the Commissioner is to notify the issuer of prepaid payment instruments to that effect by issuing a written approval using the appended form 22.

(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 for 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 take measures to ensure sufficient control of the electronic data processing system for the business of issuing prepaid payment instruments in accordance with the contents and methods of its business.

(個人利用者情報の安全管理措置等)

(Measures to Ensure Information Security Management for Personal Information of Individual Users)

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、従業者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、滅失又は毀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 With regard to information security management for the personal information of users of prepaid payment instruments who are individuals, supervision of its employees, and if the handling of that information is entrusted to another person, supervision of the other person, an issuer of prepaid payment instruments must take necessary and appropriate measures for preventing leaking, loss, or damage of that 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 the relevant information is not used for a purpose other than for ensuring the appropriate operation of the business and for other purposes found necessary.

（委託業務の適正かつ確実な遂行を確保するための措置）

(Measures to Ensure Proper and Secure Conduct of Entrusted Business)

第四十五条の二 前払式支払手段発行者は、その前払式支払手段の発行の業務の一部を第三者に委託する場合には、委託する業務の内容に応じ、次に掲げる措置を講じなければならない。

Article 45-2 If an issuer of prepaid payment instruments entrusts part of its business of issuing prepaid payment instruments to a third party, the issuer must take the following measures in accordance with the contents of the entrusted business:

一 当該業務を適正かつ確実に遂行することができる能力を有する者に委託するための措置

(i) measures to ensure that the relevant business is entrusted to a person that has the ability to perform the business in a proper and secure manner;

二 委託先における当該業務の実施状況を、定期的に又は必要に応じて確認すること等により、委託先が当該業務を適正かつ確実に遂行しているかを検証し、必要に応じて改善させる等、委託先に対する必要かつ適切な監督等を行うための措置

(ii) measures to ensure that necessary and appropriate supervision or other similar action is taken with regard to the person to whom the relevant business is entrusted, including measures to verify whether the person is performing the business in a proper and secure manner, among others, by checking the status of performance of the business by the person regularly or as necessary, and have the person make any necessary improvements;

三 委託先が行う前払式支払手段の発行の業務に係る利用者からの苦情を適切かつ迅速に処理するために必要な措置

(iii) necessary measures to ensure proper and prompt processing of complaints from the users concerning the business of issuing prepaid payment instruments conducted by the person to whom the relevant business is

entrusted;

四 委託先が当該業務を適切に行うことができない事態が生じた場合には、他の適切な第三者に当該業務を速やかに委託する等、前払式支払手段の利用者の保護に支障が生じること等を防止するための措置

(iv) measures to prevent hindrance to the protection of the users of prepaid payment instruments or other similar situations, including measures to ensure that the business will be promptly entrusted to another appropriate third party if circumstances have arisen under which the person to whom the relevant business has been entrusted is unable to perform the entrusted business appropriately; and

五 前払式支払手段の発行の業務の健全かつ適切な運営を確保し、当該業務に係る利用者の保護を図るため必要がある場合には、当該業務の委託に係る契約の変更又は解除をする等の必要な措置を講ずるための措置

(v) if it is necessary for the purpose of ensuring the proper and secure performance of the business of issuing prepaid payment instruments and the protection of the users of the business, measures to ensure that necessary measures will be taken such as amending or canceling the contract on the entrustment of the relevant business.

## 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 Related 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 on 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 related 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つ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つ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 arrived at when the amounts that are available for the payment of proceeds at the time of issuance (including the amounts that were thereafter added to addition-type prepaid payment instruments (or if the amounts are found to be converted to and indicated as a number in another unit, including monetary amounts converted from the numbers in the relevant unit)) are totaled for each type, in the case of the prepaid payment instruments prescribed in Article 3, paragraph (1), item (i) of the Act; or when the quantities of goods or services which can be requested to be delivered or provided at the time of issuance (including the quantity of goods or services that was thereafter added to addition-type prepaid payment instruments) are totaled for each type, in the case of the prepaid payment instruments prescribed in item (ii) of that paragraph.

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つ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 arrived at when the amounts that have been used for the payment of proceeds are totaled for each type, in the case of the prepaid payment instruments prescribed in Article 3, paragraph (1), item (i) of the Act; or when the quantities of goods or services that have been requested by using the relevant prepaid payment instruments are totaled, in the case of the prepaid payment instruments prescribed in item (ii) of that paragraph.

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 found to be difficult to track the collection volume referred to in paragraph (1), item (i) by type of the amount available for payment, etc. of prepaid payment instruments, it is 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)

第四十七条 法第二十三条第一項の報告書は、別紙様式第二十三号により作成して、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 referred to in Article 23, paragraph (1) of the Act must be prepared using the appended form 23 and submitted to the Commissioner of the Financial Services Agency within two months from the day following the relevant base date.

2 法第二十三条第二項に規定する内閣府令で定める書類は、次に掲げる書類とする。

(2) The documents specified by Cabinet Office Order as prescribed in Article 23, paragraph (2) of the Act are the following documents:

一 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。）

(i) the latest balance sheet (including the related notes) and profit and loss statement (including the related notes);

二 法第十四条第一項の規定による供託をした場合には、供託に係る供託書正本の写し

(ii) if the issuer of prepaid payment instruments has made a security deposit under Article 14, paragraph (1) of the Act: a copy of an authenticated copy of the certificate of that deposit;

三 令第九条第一項又は第二項の規定により発行保証金の取戻しをした場合であって、当該取戻しが内渡しであるときは、供託規則第四十九条第一項の規定により当該内渡しに係る供託金の額又は供託した債券の名称、枚数、総額面及び券面額（振替国債については、その銘柄及び金額）に関する事項につき証明を受けたことを証する書面

(iii) if the issuer of prepaid payment instruments has recovered the security deposit for issuance pursuant to the provisions of Article 9, paragraph (1) or (2) of the Order, and the recovery is made for part of the security deposit: a document certifying that the issuer has had particulars certified pursuant to the provisions of Article 49, paragraph (1) of the Deposit Regulation concerning the amount of money deposited, or the name, quantity, face value and total face value of bond certificates deposited (or in the case of book-entry government bonds, the issue and amount of them) that have been partially recovered;

四 発行保証金保全契約の内容の変更又は更新をした場合には、当該変更若しくは更新に係る契約書又は当該変更若しくは更新をした旨を証する書面の写し

(iv) if the issuer of prepaid payment instruments has amended or renewed a guarantee contract of security deposit for issuance: a copy of the contract document on the amendment or renewal or a copy of a document certifying the amendment or renewal;

五 発行保証金信託契約の内容の変更又は更新をした場合には、当該変更若しくは更新に係る契約書又は当該変更若しくは更新をした旨を証する書面の写し

(v) if the issuer of prepaid payment instruments has amended or renewed a trust agreement for security deposits for issuance: a copy of the contract document on the amendment or renewal or a copy of a document certifying the amendment or renewal; and

六 信託契約前払式支払手段発行者である場合には、信託会社等が発行する信託財産の額を証明する書面

(vi) if the issuer of prepaid payment instruments is a trust agreement prepaid payment instruments issuer: a document issued by the trust company, etc. to certify the amount of the trust property.

3 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、前項第二号の供託書正本又は同項第四号若しくは第五号の契約書の正本の提出を命ずることができる。

(3) If the Commissioner of the Financial Services Agency finds it necessary, the Commissioner may order an issuer of prepaid payment instruments to submit the authenticated copy of the certificate of deposit referred to in item (ii) of the preceding paragraph or the original of the contract referred to in item (iv) or (v) of that paragraph.

(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 of prepaid payment instruments issued during the record period 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全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 (a) and (b) for the categories of prepaid payment instruments prescribed in them) of all the prepaid payment instruments issued during the 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のできる金額

- (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 proceeds 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 the record period from the quantity of goods or services which can be requested to be delivered or provided at the time of issuance; and
- 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 the record period (or if the amounts are found to be converted to and indicated as a number in another unit, monetary amounts converted from the numbers in the relevant unit) and the monetary amounts converted as of the last day of the record period from the quantities of goods or services that were added to addition-type prepaid payment instruments during the 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全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 of prepaid payment instruments collected 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 the relevant 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 proceeds; 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 the record period from the quantity of goods or services that have been requested by using the relevant prepaid payment instruments.

(報告事項)

**(Particulars 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 Particulars specified by Cabinet Office Order as prescribed in Article 23, paragraph (1), item (iv) of the Act are the following particulars:

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 as referred to 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 base date balance as referred to 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 of prepaid payment instruments collected during the record period including the base date for the written report referred to in Article 23, paragraph (1) of the Act and a breakdown of the relevant amount collected by type of prepaid payment instruments and the 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**

(基準日に係る特例の適用を受ける旨の届出等)

**(Notification of Intention to Seek Application of Special Provisions Concerning Base Date)**

第五十条の二 前払式支払手段発行者は、法第二十九条の二第一項の規定による届出をしようとするときは、別紙様式第二十四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 50-2 (1) If an issuer of prepaid payment instruments intends to make a notification under Article 29-2, paragraph (1) of the Act, the issuer must submit a written notice using the appended form 24 to the Commissioner of the Financial Services Agency.

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 referred to in the preceding paragraph is to contain the following particulars:

一 氏名、商号又は名称

(i) the 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 referred to 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, the date of registration and registration number; and

四 前項の届出書を提出する日前に、法第二十九条の二第二項の規定による届出書の提出を行った場合は、当該届出書（前項の届出書を提出する日前の直近において提出したものに限る。）の提出年月日

(iv) if a written notice under Article 29-2, paragraph (2) of the Act has been submitted prior to the date of submitting the written notice referred to in the preceding paragraph, the submission date of the former written notice (limited to the written notice submitted immediately prior to the date of submitting the written notice referred to in the preceding paragraph).

3 前払式支払手段発行者は、法第二十九条の二第二項の規定による届出をしようとするときは、別紙様式第二十五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。

(3) If an issuer of prepaid payment instruments intends to make a notification under Article 29-2, paragraph (2) of the Act, the issuer must submit a written notice using the appended form 25 to the Commissioner of the Financial Services Agency.

4 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。

(4) The written notice referred to in the preceding paragraph is to contain the following particulars:

一 氏名、商号又は名称

(i) the 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 referred to 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, the date of registration and registration number; and

四 現に適用を受けている法第二十九条の二第一項の規定による届出書の提出年月日

(iv) the submission date of the written notice under Article 29-2, paragraph (1) of the Act with which the special provisions are already being applied.

(基準日に係る特例を適用する場合の規定の読替え)

(Replacement of Terms when Applying the Special Provisions Concerning Base Date)

第五十条の三 法第二十九条の二第一項の規定による届出書の提出を行ったことにより同項の規定の適用を受けている前払式支払手段発行者に対する第二十六条、第四十二条及び第四十八条の規定の適用については、次の表の上欄に掲げる規定中同表の中欄に掲げる字句は、それぞれ同表の下欄に掲げる字句とする。

Article 50-3 For the provisions of Articles 26, 42 and 48 to be applied to issuers of prepaid payment instruments that have submitted a written notice under Article 29-2, paragraph (1) of the Act and to which the provisions of that paragraph apply, the terms in the middle column of the following table that appear in the provisions listed in the left-hand column of the table are replaced with the terms listed in the right-hand column of the table.

第二十六条第三項 Article 26, paragraph (3)	基準日 the base date	基準日（令第九条の三第一項において読み替えて適用する法第十四条第二項に規定する基準日をいう。次項、第四十条及び第四十一条第一項において同じ。） the base date (meaning the base date prescribed in Article 14, paragraph (2) of the Act as applied pursuant to Article 9-3, paragraph (1) of the Order following the replacement of terms; the same applies in the following paragraph, Article 40 and Article 41, paragraph (1))
	同条第一項 paragraph (1) of that Article	法第十四条第一項 Article 14, paragraph (1) of the Act

<p>第四十二条第一項 第一号 Article 42, paragraph (1), item (i)</p>	<p>基準日を含む基準 期間 a record period including the base date</p>	<p>基準日を含む基準期間（法第二十九条の二第一項の届出書を提出した日の翌日から次の通常基準日（同条第二項に規定する通常基準日をいう。以下この条において同じ。）までは、当該通常基準日を含む通常基準期間（通常基準日の翌日から次の通常基準日までの期間をいう。以下この条において同じ。）） the record period including the base date (for a period from the day following the date of submitting the written notice referred to in Article 29-2, paragraph (1) of the Act to the next ordinary base date (meaning the ordinary base date prescribed in paragraph (2) of the same Article; hereinafter the same applies in this Article), an ordinary record period (meaning the period from the day following the ordinary base date to the next ordinary base date; hereinafter the same applies in this Article) including the ordinary base date))</p>
	<p>当該基準日の直前の基準期間 the record period immediately preceding the base date</p>	<p>当該基準日の直前の基準期間（法第二十九条の二第一項の届出書を提出した日の翌日から次の通常基準日までは、当該通常基準日の直前の通常基準期間） the record period immediately preceding the base date (for a period from the day following the date of submitting the written notice referred to in Article 29-2, paragraph (1) of the Act to the next ordinary base date, the ordinary record period immediately preceding the ordinary base date)</p>

<p>第四十二条第一項 第二号 Article 42, paragraph (1), item (ii)</p>	<p>基準日を含む基準 期間 a record period including the base date</p>	<p>基準日を含む基準期間（法第二十九条の 二第一項の届出書を提出した日の翌日の 属する基準期間が特例基準日（同条第二 項に規定する特例基準日をいう。以下こ の項において同じ。）の翌日から次の通 常基準日までの期間である場合にあって は、当該通常基準日を含む通常基準期 間） a record period including the base date (if the record period containing the day following the date of submitting the written notice referred to in Article 29- 2, paragraph (1) of the Act is the period from the day following the special base date (meaning the special base date prescribed in paragraph (2) of that Article; hereinafter the same applies in this paragraph) to the next ordinary base date, during the ordinary record period including the ordinary base date)</p>
	<p>百分の五 5 percent of the unused base date balance as of the base date immediately preceding the record</p>	<p>百分の二・五（同条第一項の届出書を提 出した日の翌日の属する基準期間が特例 基準日の翌日から次の通常基準日までの 期間である場合にあっては、当該通常基 準日の直前の通常基準日における基準日 未使用残高の百分の五） 2.5 percent of the unused base date balance as of the base date immediately preceding the record period (if the record period containing the day following the date of submitting the written notice set forth in paragraph (1) of that Article is the period from the day following the special base date to the next ordinary base date, 5 percent of the unused base date balance as of the ordinary base date immediately preceding the next ordinary base date)</p>

<p>第四十八条第一項 (各号を除く。) Article 48, paragraph (1) (excluding the items)</p>	<p>基準期間 the record period</p>	<p>基準期間 (令第九条の三第一項において読み替えて適用する法第二十三条第一項第一号に規定する基準期間をいう。以下この条及び次条第三号において同じ。) the record period (meaning the record period prescribed in Article 23, paragraph (1), item (i) of the Act as applied pursuant to Article 9-3, paragraph (1) of the Order following the replacement of terms; hereinafter the same applies in this Article and item (iii) of the following Article)</p>
--	-----------------------------------	---

(自家型発行者の業務の承継の届出)

(Notification of Succession of the 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、別紙様式第二十六号により作成した届出書に、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。）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 under Article 30, paragraph (2) of the Act must submit a written notice using the appended form 26 to the Commissioner of the Financial Services Agency with the following documents (limited to those issued within three months prior to the date of notification, in the case of documents certified by a public agency) attached to it:

一 第十一条各号（第一号ロ及び第二号ハを除く。）に掲げる書類

(i) documents listed in the items of Article 11 (excluding item (i), (b) and item (ii), (c));

二 当該届出をしようとする者が個人であって、当該個人の旧氏及び名を当該個人の氏名に併せて当該届出書に記載した場合において、前号に掲げる書類（第十一条第一号イに掲げる書類に限る。）が当該旧氏及び名を証するものでないときは、当該旧氏及び名を証する書面

(ii) a document certifying the former surname and the given name, if a person that intends to make the notification is an individual; the former surname and the given name of the individual are stated together with their current surname and their given name in the written notice; and the document listed in the preceding item (limited to the document listed in Article 11, item (i), (a)) does not certify the former surname and the given name;

三 当該届出をしようとする者が法人であって、その代表者又は管理人の旧氏及び名を当該代表者又は管理人の氏名に併せて当該届出書に記載した場合において、第一号に掲げる書類（第十一条第二号ロに掲げる書類に限る。）が当該旧氏及び名を証するものでないときは、当該旧氏及び名を証する書面

(iii) a document certifying the former surname and the given name, if the

person intending to make the notification is a corporation; the former surname and the given name of its representative person or administrator are stated together with their current surname and their given name in the written notice; and the document listed in item (i) (limited to the document listed in Article 11, item (ii), (b)) does not certify the former surname and the given name;

四 業務の承継の事実を証する次に掲げる書面

(iv) the following documents certifying the fact of the succession of business:

イ 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

(a) if the succession of business subject to the notification was made by means of transfer or merger, a copy of the contract document on the transfer or merger and in the case of a corporation, the certificate of registered information;

ロ 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

(b) if the succession of business subject to the notification was made by means of company split, a copy of the incorporation-type company split plan or the absorption-type company split contract for the company split and in the case of a corporation, the certificate of registered information; and

ハ 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

(c) if the succession of business subject to the notification was made by means of inheritance, a copy of a document certifying that inheritance.

(権利実行事務代行者への委託)

(Entrustment to Agents for a 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 the agent for a 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 with the whole or part of the duties related to the public notice under paragraph (2) of that Article, the duties related to the notification under Article 11, paragraph (2) of the Order, the duties related to

the investigation of the right under paragraph (4) of that Article (including the public notice or provision of an opportunity prescribed in that paragraph), the duties related to preparation, public notice, and notification of the distribution table under paragraph (5) of that Article, and other duties related to the procedure for the fulfillment of the right.

(廃止の届出等)

(Notification of Discontinuation of Business)

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、別紙様式第二十七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 53 (1) A person intending to make a notification under Article 33, paragraph (1) of the Act must submit a written notice using the appended form 27 to the Commissioner of the Financial Services Agency.

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 referred to in the preceding paragraph is to contain the following particulars:

一 氏名、商号又は名称

(i) the 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 referred to 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, the date of registration and registration number;

四 届出事由

(iv) reason for the 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 discontinued the whole or part of the business of issuing prepaid payment instruments, the reason for it;

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 discontinued part of the business of issuing prepaid payment instruments, particulars sufficient to identify the prepaid payment instruments related to the discontinuation; 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 discontinued the whole or part of the business of issuing prepaid payment instruments by means of transfer of business, merger or company split, or for other reasons, the method for succession of the 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 discontinued the whole or part of the business of issuing prepaid payment instruments by means of transfer of business, merger or company split, or for other reasons, a document containing both the terms and conditions of the contract on the succession of the business and the method for succession of the business must be attached to the written notice referred to in paragraph (1).

(法令違反行為等の届出)

(Notification of Violation of Laws and Regulations)

第五十三条の二 前払式支払手段発行者は、自己又はその役員若しくは従業者に前払式支払手段の発行の業務に関し法令に違反する行為又は前払式支払手段の発行の業務の健全かつ適切な運営に支障を来す行為があったことを知った場合には、当該事実を知った日から二週間以内に、次に掲げる事項を記載した別紙様式第二十八号による届出書を財務局長等に提出するものとする。

Article 53-2 If an issuer of prepaid payment instruments has come to know that the issuer or its officer or employee has committed a violation of laws and regulations with regard to the business of issuing prepaid payment instruments or an act that hinders the proper and secure conduct of the business of issuing prepaid payment instruments, the issuer must submit a written notice using the appended form 28 containing the following particulars to the Director-General of a local finance bureau including the Fukuoka Local Finance Branch Bureau, within two weeks from the day on which it came to know that fact:

一 当該行為が発生した営業所又は事務所の名称

(i) the name of the business office or office at which the relevant act occurred;

二 当該行為を行った者が当該前払式支払手段発行者の役員又は従業者である場合にあっては、当該行為を行った役員又は従業者の氏名又は名称及び役職名

(ii) if the relevant act was committed by an officer or employee of the issuer of prepaid payment instruments, the name and the title of the officer or employee who committed that act; and

三 当該行為の概要

(iii) the summary of the act.

(經由官庁)

(Government Agency Through Which to Submit a Written Notice)

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（次項及び次条において「届出書等」という。）を金融庁長官に提出しようとするときは、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局長（当該所在地が福岡財務支局の管轄区域（財務事務所の管轄区域を除く。）内にある場合にあつては福岡財務支局長とし、当該所在地が財務事務所又は小樽出張所若しくは北見出張所の管轄区域内にある場合にあつては当該財務事務所長又は出張所長（次項及び次条において「財務事務所長等」という。）とする。）を経由してこれを提出しなければならない。

Article 54 (1) When an issuer of prepaid payment instruments intends to submit the written notice prescribed in Article 9 and other documents prescribed in the Act and this Cabinet Office Order (referred to as "written notice or other document" in the following paragraph and the following Article) to the Commissioner of the Financial Services Agency, the issuer of prepaid payment instruments must submit it through the Director-General of a local finance bureau having jurisdiction over the location of the issuer's principal business office or office (or if the office is located within the jurisdictional district of the Fukuoka Local Finance Branch Bureau (excluding the jurisdictional district of a local finance office), through the Director General of the Fukuoka Local Finance Branch Bureau; and if the office is located within the jurisdictional district of a local finance office or the Otaru Sub-office or Kitami Sub-office of the Hokkaido Local Finance Bureau, through the head of the local finance office or sub-office (referred to as the "head of the local finance office or sub-office" in the following paragraph and the following Article)).

2 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長等があるときは、当該財務事務所長等を経由してこれを提出しなければならない。

(2) If an issuer of prepaid payment instruments intends to submit a written notice or other document to the Director-General of a local finance bureau including the Fukuoka Local Finance Branch Bureau, and there is a head of the local finance office or sub-office with jurisdiction over the location of the principal business office or office of the issuer of prepaid payment instruments, the issuer of prepaid payment instruments must submit the written notice or other document to the Director-General of a local finance bureau including the Fukuoka Local Finance Branch Bureau through the head of the local finance office or sub-office.

(届出書等の認定資金決済事業者協会の経由)

(Submission of a Written Notice through a Certified Association for Payment Service Providers)

第五十五条 前払式支払手段発行者は、届出書等を金融庁長官又は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等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 If an issuer of prepaid payment instruments intends to submit a written notice or other document to the Commissioner of the Financial Services Agency or the Director-General of a local finance bureau including the Fukuoka Local Finance Branch Bureau (including submission through the head of the local finance office or sub-office under the preceding Article), the issuer 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、法第七条の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 referred to in Article 7 of the Act within two months from the day on which the application arrives at the office of the Commissioner.

2 金融庁長官は、第四十二条第一項第四号の承認に関する申請がその事務所に到達してから二十日以内に、当該申請に対する処分をするよう努めるものとする。

(2) The Commissioner of the Financial Services Agency is to endeavor to process an application for approval referred to in Article 42, paragraph (1), item (iv) within twenty days from the day on which the application arrives at the office of the Commissioner.

3 前二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。

(3) The period prescribed in the preceding two paragraphs is not to include the following periods:

一 当該申請を補正するために要する期間

(i) the period required to amend the 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 the 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 necessary for the examination of the application.