

認定資金決済事業者協会に関する内閣府令 Cabinet Office Order on Certified Association for Payment Service Providers

(平成二十二年三月一日内閣府令第六号)
(Cabinet Office Order No. 6 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、認定資金決済事業者協会に関する内閣府令を次のように定める。

The Prime Minister hereby issues the Cabinet Office Order on Certified Association for Payment Service Providers based on 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).

(定義)

(Definition)

第一条 この府令において「前払式支払手段発行者」、「資金移動業」、「暗号資産交換業」又は「認定資金決済事業者協会」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、資金移動業、暗号資産交換業又は認定資金決済事業者協会をいう。

Article 1 (1) The terms "issuer of prepaid payment instruments", "funds transfer services", "cryptoasset exchange services", and "certified association for payment service providers" as used in this Cabinet Office Order mean issuer of prepaid payment instruments, funds transfer services, cryptoasset exchange services, and certified association for payment service providers 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」とは、法第三条第一項に規定する前払式支払手段をいう。

(2) The term "prepaid payment instruments" as used in this Cabinet Office Order means prepaid payment instruments as prescribed in Article 3, paragraph (1) of the Act.

(認定の申請書の添付書類)

(Documents to be Attached to Written Application for Certification)

第二条 資金決済に関する法律施行令（以下「令」という。）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。

Article 2 Documents specified by Cabinet Office Order as prescribed in Article 23, paragraph (2) of the Order for Enforcement of the Payment Services Act

(hereinafter referred to as "Order") are the following documents:

一 認定業務（法第八十七条に規定する認定業務をいう。以下同じ。）の実施の方法を記載した書類

(i) a document containing the description of the method for implementing the certified businesses (meaning the certified businesses prescribed in Article 87 of the Act; the same applies hereinafter);

二 認定業務を適正かつ確実に行うに足りる知識及び能力を有することを明らかにする書類

(ii) a document demonstrating that the applicant has the knowledge and ability sufficient for the proper and secure provision or conduct of the certified businesses;

三 最近の事業年度（申請の日の属する事業年度に設立された法人にあつては、その設立の時）における財産目録その他の財産的基礎を有することを明らかにする書類

(iii) the inventory of property for the latest business year (in the case of a corporation established in the business year that includes the date of the application, as of the date of incorporation) and any other documents demonstrating that the applicant has the sufficient financial basis;

四 役員の履歴書及び住民票の抄本又はこれに代わる書面

(iv) the curricula vitae of the officers and extracts of their resident records or documents that substitute for them;

五 役員の旧氏（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。）及び名を当該役員の氏名に併せて令第二十三条第一項の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

(v) if 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)) and the given name of an officer are stated together with the current surname and the given name of the officer in a written application referred to in Article 23, paragraph (1) of the Order, and the document set forth in the preceding item does not prove the former surname and the given name, a document to prove the former surname and the given name; and

六 その他参考となる事項を記載した書面

(vi) other documents containing other relevant matters.

（会員名簿の縦覧）

(Public Inspection of Membership List)

第三条 認定資金決済事業者協会は、その会員名簿を当該認定資金決済事業者協会の事務所に備え置き、公衆の縦覧に供するものとする。

Article 3 A certified association for payment service providers is to keep its membership list at its office and make it available for public inspection.

(会員に関する情報の利用者への周知)

(Making Information About Members Known to Users)

第四条 法第九十条第一項に規定する内閣府令で定める事項は、前払式支払手段に関する内閣府令（平成二十二年内閣府令第三号）第二十二條第二項各号及び第二十三條の二第一項各号に掲げる事項とする。

Article 4 (1) Particulars specified by Cabinet Office Order as prescribed in Article 90, paragraph (1) of the Act are the particulars set forth in the items of Article 22, paragraph (2) of the Cabinet Office Order on Prepaid Payment Instruments (Cabinet Office Order No. 3 of 2010) and the items of Article 23-2, paragraph (1) of the Cabinet Office Order.

2 認定資金決済事業者協会は、法第九十条第一項の規定により、前払式支払手段発行者である会員（法第八十七条第二号に規定する会員をいう。以下同じ。）に係る法第十三条第一項第四号に掲げる事項及び前項に規定する事項を当該前払式支払手段の利用者に周知する場合には、次に掲げるいずれかの方法により周知しなければならない。

(2) If a certified association for payment service providers, pursuant to the provisions of Article 90, paragraph (1) of the Act, makes public the particulars listed in Article 13, paragraph (1), item (iv) of the Act and the particulars prescribed in the preceding paragraph pertaining to the members (meaning the members prescribed in Article 87, item (ii) of the Act; the same applies hereinafter) that are issuers of prepaid payment instruments to the users of the prepaid payment instruments, it must make them public by any of the following methods:

一 認定資金決済事業者協会の使用に係る電子機器と当該前払式支払手段の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 certified association for payment service providers with the electronic equipment used by the user of the prepaid payment instruments and recorded in a file installed in the electronic equipment used by the relevant user;

二 認定資金決済事業者協会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当該前払式支払手段の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 certified association for payment service providers is made available for inspection by the user of the prepaid payment instruments through telecommunications lines and recorded in a file installed in the electronic equipment used by the relevant user; or

三 認定資金決済事業者協会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を電気通信回線を通じて利用者の閲覧に供する方法

(iii) a method in which information recorded in a file installed in the electronic equipment used by the certified association for payment service providers is made available for inspection by the user through electronic telecommunications lines.

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

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

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

(i) The method listed in item (i) or (ii) of the preceding paragraph is one that enables the users to create a document by outputting the information recorded in the file (including outputting the relevant recorded information by transmitting it to another electronic equipment or any other methods); and

二 前項第三号に掲げる方法にあつては、同号に規定するファイルへの記録がされた情報を、当該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 item (iii) of the preceding paragraph is the one in which information recorded in the file prescribed in the item cannot be deleted or changed during three months from the time when the information is recorded in the relevant file.

(利用者の利益を保護するために必要な会員に係る情報)

(Information Pertaining to Members That Is Necessary for the Protection of the Interests of Users)

第五条 法第九十二条第一項に規定する内閣府令で定めるものは、次に掲げるものとする。

Article 5 Information specified by Cabinet Office Order as prescribed in Article 92, paragraph (1) of the Act is the following information:

一 法第五条第一項の届出書を提出せずに自家型前払式支払手段（法第三条第四項に規定する自家型前払式支払手段をいう。）の発行の業務を行っている者であつて、当該自家型前払式支払手段の基準日未使用残高（法第三条第二項に規定する基準日未使用残高をいう。）が基準額（法第十四条第一項に規定する基準額をいう。）を超えているおそれのある者を知ったときは、その者の氏名、住所及び電話番号（法人にあつては、商号又は名称、住所及び電話番号並びに代表者の氏名その他の当該者に関する情報及び当該者が発行する前払式支払手段に関する情報（以下この条において「その者及び当該者が発行する前払式支払手段に関する情報」という。））

(i) when a member comes to know a person engaging in the business of issuing prepaid payment instruments for own business (meaning the prepaid payment instruments for own business prescribed in Article 3, paragraph (4)

of the Act) without submitting the written notice under Article 5, paragraph (1) of the Act is likely to have exceeded the standard amount (meaning the standard amount prescribed in Article 14, paragraph (1) of the Act) of unused balance on the base date (meaning the unused balance on the base date prescribed in Article 3, paragraph (2) of the Act) of the prepaid payment instruments for own business, the name, address, and telephone number of the person (in the case of a corporation, the trade name or other name, address, telephone number of the person, the name of its representative person, and other information about the person, and information about prepaid payment instruments issued by the corporation (hereinafter referred to as "information about the person and prepaid payment instruments issued by the person" in this Article));

二 法第七条の登録を受けないで第三者型前払式支払手段（法第三条第五項に規定する第三者型前払式支払手段をいう。）の発行の業務を行っている者を知ったときは、その者及び当該者が発行する前払式支払手段に関する情報

(ii) when a member comes to know a person engaging in the business of issuing prepaid payment instruments for third-party business (meaning the prepaid payment instruments for third-party business prescribed in Article 3, paragraph (5) of the Act), information about the person and prepaid payment instruments issued by the person;

三 前払式支払手段により購入若しくは借受けを行い、若しくは給付を受けることができる物品又は提供を受けることができる役務が、公の秩序又は善良の風俗を害し、又は害するおそれがあるものであることを知ったときは、その旨

(iii) when a member comes to know that goods or services that one can purchase or lease or those of which one can receive the delivery or provision by using prepaid payment instruments will harm or likely to cause harm to public order or morals; information to that effect;

四 認定資金決済事業者協会の会員である前払式支払手段発行者が法第二十条第一項の規定により払戻しを行う場合にあっては、当該払戻しに係る前払式支払手段の種類並びに当該払戻しの方法及び手続開始予定年月日

(iv) when an issuer of prepaid payment instruments who is a member of a certified association for payment service providers makes a refund pursuant to the provisions of Article 20, paragraph (1) of the Act, the type of the prepaid payment instruments pertaining to the refund, the method for the refund, and the scheduled date of the commencement of the procedure;

五 銀行等（法第二条第二十九項に規定する銀行等をいう。）以外の者であって法第三十七条の登録を受けないで為替取引を行っている者を知ったときは、その者及び当該者が行う為替取引に関する情報

(v) when a member comes to know a person other than deposit-taking institutions (meaning the deposit-taking institutions prescribed in Article 2, paragraph (29) of the Act) that carries out funds transfer transactions

without obtaining the registration under Article 37 of the Act, information about the person and the funds transfer transactions carried out by the person;

六 法第六十三条の二の登録を受けないで暗号資産交換業を行っている者を知ったときは、その者及び当該者が行う暗号資産交換業に関する情報

(vi) when a member comes to know a person who carries out cryptoasset exchange services without obtaining the registration under Article 63-2 of the Act, information about the person and the cryptoasset exchange services carried out by the person; and

七 その他利用者の利益を保護するために認定資金決済事業者協会が必要と認める情報

(vii) other information found to be necessary by a certified association for payment service providers for the protection of the interests of the users.

(認定資金決済事業者協会への情報提供)

(Provision of Information to Certified Association for Payment Service Providers)

第六条 法第九十七条に規定する内閣府令で定める情報は、次に掲げる情報とする。

Article 6 Information specified by Cabinet Office Order as prescribed in Article 97 of the Act is the following information:

一 法の解釈に関する事項

(i) matters concerning the construction of the Act;

二 法に基づく報告書若しくは資料の求め又は質問若しくは立入検査の結果及びその内容に関する事項

(ii) matters concerning the results and contents of any written reports or materials requested, inquiries made, or on-site inspections conducted based on the Act;

三 法若しくは法に基づく命令又はこれらに基づく処分に関する事項

(iii) matters concerning the contents of the Act, orders based on the Act, or dispositions made based on them;

四 前払式支払手段の発行の業務、資金移動業又は暗号資産交換業に関する利用者からの苦情の内容及び処理内容に関する事項

(iv) matters concerning the contents of complaints from the users concerning the business of issuing prepaid payment instruments, the funds transfer services or the cryptoasset exchange services, and how these complaints were processed;

五 前払式支払手段の発行の業務、資金移動業及び暗号資産交換業に関する統計情報並びにその基礎となる情報

(v) statistical information concerning the business of issuing prepaid payment instruments, the funds transfer services and the cryptoasset exchange services, and other information on which it is based; and

六 その他認定業務を適正に行うために金融庁長官が必要と認める情報
(vi) other information found to be necessary by the Commissioner of the
Financial Services Agency for ensuring the proper provision or conduct of
certified businesses.

(公告の方法)

(Method of Public Notice)

第七条 法第九十八条の規定による公告は、官報によるものとする。

Article 7 The public notice prescribed in Article 98 of the Act is to be given in
the official gazette.

(標準処理期間)

(Standard Processing Period)

第八条 金融庁長官は、法第八十七条の認定に関する申請がその事務所に到達してから
一月以内に、当該申請に対する処分をするよう努めるものとする。

Article 8 (1) The Commissioner of the Financial Services Agency is to endeavor
to process any application for certification made pursuant to the provisions of
Article 87 of the Act within one month from the day on which the application
has arrived at the office.

2 前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。

(2) The period prescribed in the preceding paragraph does not include the
following period:

一 当該申請を補正するために要する期間

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