

電子決済手段等取引業者に関する内閣府令 Cabinet Office Order on Electronic Payment Instruments Service Providers

(令和五年五月二十六日内閣府令第四十八号)
(Cabinet Office Order No. 48 of May 26, 2023)

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、電子決済手段等取引業者に関する内閣府令を次のように定める。

Based on the provisions of 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), and in order to bring that Act and that Cabinet Order into effect, the Cabinet Office Order on Electronic Payment Instruments Service Providers is established as follows.

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第一条 この府令において「資金移動業」、「資金移動業者」、「電子決済手段」、「物品等」、「通貨建資産」、「特定信託受益権」、「電子決済手段等取引業」、「電子決済手段の交換等」、「電子決済手段の管理」、「電子決済手段関連業務」、「電子決済手段等取引業者」、「外国電子決済手段等取引業者」、「認定資金決済事業者協会」、「指定紛争解決機関」、「信託会社等」、「特定信託会社」、「銀行等」又は「銀行法等」とは、それぞれ資金決済に関する法律（以下「法」という。）

第二条に規定する資金移動業、資金移動業者、電子決済手段、物品等、通貨建資産、特定信託受益権、電子決済手段等取引業、電子決済手段の交換等、電子決済手段の管理、電子決済手段関連業務、電子決済手段等取引業者、外国電子決済手段等取引業者、認定資金決済事業者協会、指定紛争解決機関、信託会社等、特定信託会社、銀行等又は銀行法等をいう。

Article 1 (1) The terms "funds transfer services," "funds transfer service provider," "electronic payment instrument," "goods, etc.," "currency-denominated assets," "specified beneficial interest in a trust," "electronic payment instruments services," "exchange, etc. of electronic payment instruments," "management of electronic payment instruments," "electronic payment instruments-related business," "electronic payment instruments service provider," "foreign electronic payment instruments service provider," "certified association for payment service providers," "designated dispute resolution organization," "trust company, etc.," "specified trust company," "deposit-taking institutions," and "Banking Act, etc." as used in this Cabinet Office Order mean funds transfer services, funds transfer service provider, electronic payment instrument, goods, etc., currency-denominated assets, specified beneficial interest in a trust, electronic payment instruments services, exchange, etc. of electronic payment instruments, management of electronic payment instruments, electronic payment instruments-related business, electronic payment instruments service provider, foreign electronic payment instruments service provider, certified association for payment service providers, designated dispute resolution organization, trust company, etc., specified trust company, deposit-taking institutions, and Banking Act, etc. as prescribed in Article 2 of the Payment Services Act (referred to below as the "Act"), respectively.

2 この府令において、次の各号に掲げる用語の意義は、当該各号に定めるところによる。

(2) In this Cabinet Office Order, the meanings of the terms stated in the items below are as prescribed in each of those items:

一 電子決済手段等取引業者等 電子決済手段等取引業者（法第六十二条の八第二項の規定により電子決済手段等取引業者とみなされる発行者（同条第一項に規定する発行者をいう。第二十一条第一項、第二十七条第一項、第八十五条及び第八十六条第一項において同じ。）を含む。）、外国電子決済手段等取引業者又は金融商品取引法（昭和二十三年法律第二十五号）第三十三条第三項に規定するデリバティブ取引等（電子決済手段又は電子決済手段の価格若しくは同法第二条第二十一条第四号に規定する利率等若しくはこれらに基づいて算出した数値に係るものに限る。）を業として行う者をいう。

(i) electronic payment instruments service provider, etc.: an electronic payment instruments service provider (including an issuer (meaning the issuer prescribed in Article 62-8, paragraph (1) of the Act; the same applies in

Article 21, paragraph (1), Article 27, paragraph (1), Article 85, and Article 86, paragraph (1)) who is deemed to be an electronic payment instruments service provider pursuant to the provisions of Article 62-8, paragraph (2) of the Act), a foreign electronic payment instruments service provider, or a person who conducts derivatives transactions, etc. prescribed in Article 33, paragraph (3) of the Financial Instruments and Exchange Act (Act No. 25 of 1948) (limited to transactions involving electronic payment instruments or prices of electronic payment instruments, or the interest rate, etc. prescribed in Article 2, paragraph (21), item (iv) of that Act, or figures calculated based on these) on a regular basis;

二 電子決済手段等取引業に係る取引 法第二条第十項各号に掲げる行為に係る取引をいう。

(ii) transactions regarding the electronic payment instruments services: transactions involving the acts stated in the items of Article 2, paragraph (10) of the Act;

三 委託等 媒介、取次ぎ又は代理の申込みをいう。

(iii) entrustment, etc.: an offer for intermediation, brokerage, or agency;

四 受託等 媒介、取次ぎ又は代理の申込みを受けることをいう。

(iv) acceptance of entrustment, etc.: accepting an offer for intermediation, brokerage, or agency;

五 電子決済手段信用取引 電子決済手段等取引業の利用者に信用を供与して行う電子決済手段の交換等をいう。

(v) electronic payment instruments margin transaction: the exchange, etc. of electronic payment instruments conducted by granting credit to users of the electronic payment instruments services; and

六 電子決済手段等取引業務 法第二条第二十五項に規定する電子決済手段等取引業務をいう。

(vi) electronic payment instruments business: the electronic payment instruments business prescribed in Article 2, paragraph (25) of the Act

(電子決済手段の範囲)

(Scope of Electronic Payment Instruments)

第二条 法第二条第五項第一号に規定する有価証券、電子記録債権法（平成十九年法律第百二号）第二条第一項に規定する電子記録債権又は法第三条第一項に規定する前払式支払手段に類するものとして内閣府令で定めるものは、対価を得ないで発行される財産的価値であって、当該財産的価値を発行する者又は当該発行する者が指定する者から物品等を購入し、若しくは借り受け、又は役務の提供を受ける場合に、これらの代価の弁済のために提示、交付、通知その他の方法により使用することができるものとする。

Article 2 (1) Securities prescribed in Article 2, paragraph (5), item (i) of the Act, electronically recorded monetary claims prescribed in Article 2, paragraph (1)

of the Electronically Recorded Monetary Claims Act (Act No. 102 of 2007), or any other matters specified by Cabinet Office Order as being similar to prepaid payment instruments prescribed in Article 3, paragraph (1) of the Act constitute financial value that is issued without receiving consideration, and can be used for paying consideration for the purchase or leasing of goods, etc. or for receiving services provided by the issuer of the relevant financial value or the person designated by the issuer by way of presentation, delivery, notification, or other means.

2 法第二条第五項第一号に規定する流通性その他の事情を勘案して内閣府令で定めるものは、法第三条第一項に規定する前払式支払手段（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）第一条第三項第四号に規定する残高譲渡型前払式支払手段、同項第五号に規定する番号通知型前払式支払手段その他その移転を完了するためにその都度当該前払式支払手段を発行する者の承諾その他の関与を要するものを除く。）とする。

(2) The prepaid instruments specified by Cabinet Office Order in consideration of transferability and other factors as prescribed in Article 2, paragraph (5), item (i) of the Act are to be prepaid payment instruments prescribed in Article 3, paragraph (1) of the Act (excluding the balance transfer-type prepaid payment instruments prescribed in Article 1, paragraph (3), item (iv) of the Cabinet Office Order on Prepaid Payment Instruments (Cabinet Office Order No. 3 of 2010), the number notification-type prepaid payment instruments prescribed in item (v) of that paragraph, and other types of prepaid payment instruments for which the issuer's consent or other involvement is required each time a transfer is completed).

3 法第二条第五項第四号に規定する内閣府令で定めるものは、物品等を購入し、若しくは借り受け、又は役務の提供を受ける場合に、これらの代価の弁済のために不特定の者に対して使用することができ、かつ、不特定の者を相手方として購入及び売却を行うことができる財産的価値（電子機器その他の物に電子的方法により記録されているものに限る。）であって、電子情報処理組織を用いて移転することができるもの（同項第一号又は第三号に掲げるものに該当するものを除く。）のうち、当該代価の弁済のために使用することができる範囲、利用状況その他の事情を勘案して金融庁長官が定めるものとする。

(3) What is specified by Cabinet Office Order as prescribed in Article 2, paragraph (5), item (iv) of the Act is to be financial value (limited to that which is recorded on an electronic device or any other object by electronic means) which can be used with unspecified persons for paying consideration for the purchase or leasing of goods, etc. or for receiving services, which can be used for making purchases from and sales to unspecified persons acting as counterparties, which can be transferred by using an electronic data processing system (excluding those falling under what is stated in item (i) or (iii) of that paragraph), and which is specified by the Commissioner of the Financial

Services Agency based on the scope within which the relevant financial value can be used for paying consideration, its status of use, and other circumstances.

(特定信託受益権の要件)

(Requirements for Specified Beneficial Interest in a Trust)

第三条 法第二条第九項に規定する内閣府令で定める要件は、次の各号に掲げる場合の区分に応じ、当該各号に定める要件とする。

Article 3 The requirements specified by Cabinet Office Order as prescribed in Article 2, paragraph (9) of the Act are the requirements specified in the following items in accordance with the category of cases stated in each of those items:

一 円建てで発行される場合 信託財産の全部が預金（その預金者がその払戻しをいつでも請求することができるものに限る、外貨預金又は預金保険法施行令（昭和四十六年政令第百十一号）第三条第一号、第二号若しくは第七号に掲げる預金等に該当するものを除く。）又は貯金（その貯金者がその払戻しをいつでも請求することができるものに限る、外貨貯金又は農水産業協同組合貯金保険法施行令（昭和四十八年政令第百一十一号）第六条第一号、第二号若しくは第七号に掲げる貯金等に該当するものを除く。）により管理されるものであること。

(i) if it is issued in Japanese yen: all of the trust property is managed through deposits (limited to deposits for which depositors can request a refund at any time and excluding those falling under foreign currency deposits or the deposits, etc. stated in Article 3, item (i), (ii), or (vii) of the Order for Enforcement of the Deposit Insurance Act (Cabinet Order No. 111 of 1971)) or savings (limited to savings for which savings depositors can request a refund at any time and excluding those falling under foreign currency savings or the savings, etc. stated in Article 6, item (i), (ii), or (vii) of the Order for Enforcement of the Agricultural and Fishery Cooperation Savings Insurance Act (Cabinet Order No. 201 of 1973));

二 外貨建てで発行される場合 信託財産の全部がその外国通貨に係る外貨預金（その預金者がその払戻しをいつでも請求することができるものに限る、預金保険法施行令第三条第一号、第二号又は第七号に掲げる預金等に該当するものを除く。）又は外貨貯金（その貯金者がその払戻しをいつでも請求することができるものに限る、農水産業協同組合貯金保険法施行令第六条第一号、第二号又は第七号に掲げる貯金等に該当するものを除く。）により管理されるものであること。

(ii) if it is issued in foreign currencies: all of the trust property is managed through deposits in the relevant foreign currencies (limited to those deposits for which depositors can request a refund at any time and excluding those falling under the deposits, etc. stated in Article 3, item (i), (ii), or (vii) of the Order for Enforcement of the Deposit Insurance Act) or savings in the relevant foreign currencies (limited to those savings for which savings depositors can request a refund at any time and excluding those falling

under the savings, etc. stated in Article 6, item (i), (ii), or (vii) of the Order for Enforcement of the Agricultural and Fishery Cooperation Savings Insurance Act).

(電子決済手段の管理から除かれるもの)

(Acts Excluded from the Management of Electronic Payment Instruments)

第四条 法第二条第十項第三号に規定する内閣府令で定めるものは、信託会社等が信託業法（平成十六年法律第百五十四号）又は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）の規定に基づき信託業法第二条第一項に規定する信託業として行うものとする。

Article 4 The acts specified by Cabinet Office Order as prescribed in Article 2, paragraph (10), item (iii) of the Act are acts conducted by a trust company, etc. as the trust business prescribed in Article 2, paragraph (1) of the Trust Business Act (Act No. 154 of 2004) based on the provisions of that Act or the Act on Engagement in Trust Business by Financial Institutions (Act No. 43 of 1943).

(訳文の添付)

(Attaching Translations)

第五条 法（第三章の二に限る。次条において同じ。） 、資金決済に関する法律施行令（以下「令」といい、第三章の二に限る。同条において同じ。）又はこの府令の規定により金融庁長官（令第三十一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。第八十六条第一項、第八十七条及び第八十八条第一項を除き、以下同じ。）に提出する書類で、特別の事情により日本語をもって記載することができないものがあるときは、その訳文を付さなければならない。ただし、当該書類が定款又は第九条各号（第一号、第二号、第四号から第六号まで、第九号及び第十八号を除く。）に掲げる書類であり、かつ、英語で記載されたものであるときは、その概要の訳文を付すことをもって足りるものとする。

Article 5 If there is a document to be submitted to the Commissioner of the Financial Services Agency (if the authority of the Commissioner of the Financial Services Agency has been delegated to the directors-general of local finance bureaus or the Director-General of the Fukuoka Local Finance Branch Bureau (referred to below as the "director-general of a local finance bureau, etc.") under the provisions of Article 31, paragraph (1) of the Order for Enforcement of the Payment Services Act (referred to below as the "Order"), those directors-general of local finance bureau, etc.; the same applies below except in Article 86, paragraph(1), Article 87, and Article 88, paragraph (1) pursuant to the provisions of the Act (limited to Chapter III-2; the same applies in the following Article), the Order (limited to Chapter III-2; the same applies in the following Article), or this Cabinet Office Order that cannot be

prepared in Japanese due to special circumstances, a Japanese translation must be attached to the relevant document; provided, however, that if the document is the articles of incorporation or any of the documents stated in the items of Article 9 (excluding items (i), (ii), (iv) through (vi), (ix), and (xviii)) that is prepared in English, it is sufficient to attach a Japanese translation of its summary.

(外国通貨又は電子決済手段の換算)

(Conversion of Foreign Currency or Electronic Payment Instruments)

第六条 法、令又はこの府令の規定により金融庁長官に提出する書類中、外国通貨又は電子決済手段をもって金額又は数量を表示するものがあるときは、当該金額又は数量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 6 If a document to be submitted to the Commissioner of the Financial Services Agency pursuant to the provisions of the Act, the Order or this Cabinet Office Order contains any amounts or quantities indicated in a foreign currency or electronic payment instruments, those amounts or quantities converted to an amount in the Japanese currency and the conversion standard used must be included in the supplementary notes to the document.

(登録の申請)

(Applications for Registration)

第七条 法第六十二条の三の登録を受けようとする者は、別紙様式第一号（外国電子決済手段等取引業者にあつては、別紙様式第二号）により作成した法第六十二条の四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 7 A person intending to obtain a registration referred to in Article 62-3 of the Act must submit a written application for registration referred to in Article 62-4, paragraph (1) of the Act prepared using Appended Form 1 (for a foreign electronic payment instruments service provider, using Appended Form 2), with the documents referred to in paragraph (2) of the latter Article attached, to the Commissioner of the Financial Services Agency.

(登録申請書のその他の記載事項)

(Other Particulars Required in a Written Application for Registration)

第八条 法第六十二条の四第一項第十三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 8 The particulars specified by Cabinet Office Order as prescribed in Article 62-4, paragraph (1), item (xiii) of the Act are as follows:

一 電子決済手段関連業務を行う場合にあつては、取り扱う電子決済手段及び当該電子決済手段を発行する者の概要

(i) if the applicant intends to engage in the electronic payment instruments-

related business, an outline of the electronic payment instruments to be handled and their issuer;

二 法第二条第十項第四号に掲げる行為に係る業務を行う場合にあつては、同号の資金移動業者の概要

(ii) if the applicant intends to engage in business related to the act stated in Article 2, paragraph (10), item (iv) of the Act, an outline of the funds transfer service provider referred to in that item;

三 電子決済手段等取引業の利用者からの苦情又は相談に応ずる営業所の所在地及び連絡先

(iii) the location and contact address of the business office that handles complaints from or provides consultations for users of the electronic payment instruments services;

四 主要株主（総株主の議決権（株主総会において決議をすることができる事項の全部につき議決権を行使することができない株式についての議決権を除き、会社法（平成十七年法律第八十六号）第八百七十九条第三項の規定により議決権を有するものとみなされる株式についての議決権を含む。）の百分の十以上の議決権を保有している株主をいう。第二十条第二項第十一号において同じ。）の氏名、商号又は名称

(iv) the names, trade names, or other names of major shareholders (meaning shareholders who hold 10 percent or more of the voting rights held by all shareholders (excluding the voting rights attached to the shares for which voting rights cannot be exercised for all the particulars that can be subject to a resolution at a shareholders meeting, and including the voting rights attached to the shares for which the relevant shareholders are deemed to have voting rights under the provisions of Article 879, paragraph (3) of the Companies Act (Act No. 86 of 2005)); the same applies in Article 20, paragraph (2), item (xi));

五 加入する認定資金決済事業者協会（電子決済手段等取引業者をその会員（法第八十七条第二号に規定する会員をいう。）とするものに限る。以下同じ。）の名称

(v) the name of the certified association for payment service providers (limited to an association that has electronic payment instruments service providers as its members (meaning the members prescribed in Article 87, item (ii) of the Act); the same applies below) to which the applicant belongs.

（登録申請書の添付書類）

(Documents to Be Attached to a Written Application for Registration)

第九条 法第六十二条の四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 9 The documents specified by Cabinet Office Order as prescribed in Article 62-4, paragraph (2) of the Act are as follows (for documents certified by

public agencies, limited to those issued within three months before the date of application):

一 別紙様式第三号により作成した法第六十二条の六第一項各号に該当しないことを誓約する書面

(i) a document prepared using Appended Form 3 pledging that the applicant does not fall under any of the items of Article 62-6, paragraph (1) of the Act;

二 取締役等（法第六十二条の六第一項第十二号に規定する取締役等をいう。以下同じ。）の住民票の抄本（当該取締役等が外国人である場合には、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の写し、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 a director, etc. (meaning a director, etc. prescribed in Article 62-6, paragraph (1), item (xii) of the Act; the same applies below) (if the director, etc. is a foreign national, a copy of a residence card prescribed in Article 19-3 of the Immigration Control and Refugee Recognition Act (Cabinet Order No. 319 of 1951), a copy of a special permanent resident certificate as 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), or an extract of the resident record) or a substitute of that document;

三 取締役等の旧氏（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。以下同じ。）及び名を当該取締役等の氏名に併せて第七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) 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); the same applies below) and the given name of a director, etc. are stated together with the current surname and the given name of the director, etc. in a written application for registration under the provisions of Article 7, and the document listed in the preceding item does not verify that former surname and given name, a document to verify those names;

四 取締役等が法第六十二条の六第一項第十二号ロに該当しない旨の官公署の証明書（当該取締役等が外国人である場合には、別紙様式第四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 proving that a director, etc. does not fall under Article 62-6, paragraph (1), item (xii), (b) of the Act (if the director, etc. is a foreign national, a written pledge prepared using Appended Form 4) or a substitute of that certificate;

五 別紙様式第五号又は別紙様式第六号により作成した取締役等の履歴書又は沿革
(v) a resume or information on the background of a director, etc. prepared by
using Appended Form 5 or 6;

六 別紙様式第七号により作成した株主の名簿並びに定款及び登記事項証明書又はこ
れに代わる書面

(vi) the list of shareholders prepared using Appended Form 7, the articles of
incorporation, and a certificate of registered information or a substitute of
that certificate;

七 外国電子決済手段等取引業者である場合にあっては、法に相当する外国の法令の
規定により当該外国において法第六十二条の三の登録と同種類の登録（当該登録に
類するその他の行政処分を含む。）を受けて電子決済手段等取引業を行う者又は当
該外国の法令に準拠して法第二条第十項第四号に掲げる行為に相当する行為を業と
して行う者であることを証する書面

(vii) for a foreign electronic payment instruments service provider, a document
proving that the provider carries out electronic payment instruments
services in a foreign state under the same kind of registration as that
referred to in Article 62-3 of the Act pursuant to the provisions of laws and
regulations of that foreign state equivalent to the Act (including any other
administrative disposition similar to the relevant registration) or conducts
an act equivalent to the act stated in Article 2, paragraph (10), item (iv) of
the Act on a regular basis in accordance with the laws and regulations of
that foreign state;

八 最終の貸借対照表（関連する注記を含む。）及び損益計算書（関連する注記を含
む。）又はこれらに代わる書面（登録の申請の日を含む事業年度に設立された法人
にあっては、会社法第四百三十五条第一項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）

(viii) the latest balance sheet (including related notes) and profit and loss
statement (including related notes) or any substitutes of those documents
(for 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 under the provisions of Article 435, paragraph (1) of the Companies
Act or a substitute of that balance sheet);

九 会計監査人設置会社である場合にあっては、登録の申請の日を含む事業年度の
前事業年度の会社法第三百九十六条第一項の規定による会計監査報告の内容を記載し
た書面

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

十 事業開始後三事業年度における電子決済手段等取引業に係る収支の見込みを記載

した書面

(x) a document stating the expected income and expenditure from the electronic payment instruments services for the three business years after the commencement of business;

十一 電子決済手段関連業務を行う場合にあっては、取り扱う電子決済手段及び当該電子決済手段を発行する者の概要を説明した書類

(xi) if the applicant intends to engage in the electronic payment instruments-related business, a document providing an outline of the electronic payment instruments to be handled and their issuer;

十二 法第二条第十項第四号に掲げる行為に係る業務を行う場合にあっては、同号の資金移動業者の概要を説明した書類及び当該資金移動業者の委託に係る契約の契約書

(xii) if the applicant intends to engage in business related to the act stated in Article 2, paragraph (10), item (iv) of the Act, a document providing an outline of the funds transfer service provider referred to in that item and the contract document related to the entrustment by that funds transfer service provider;

十三 電子決済手段等取引業に関する組織図（内部管理に関する業務を行う組織を含む。）

(xiii) an organization chart concerning the electronic payment instruments services (including organizations that perform operations related to internal controls);

十四 電子決済手段等取引業を管理する責任者の履歴書

(xiv) a resume of the person responsible for managing the electronic payment instruments services;

十五 電子決済手段等取引業に関する社内規則等（社内規則その他これに準ずるものをいう。第三十一条において同じ。）

(xv) internal rules concerning the electronic payment instruments services (meaning internal rules and other equivalent documents; the same applies in Article 31);

十六 電子決済手段等取引業の利用者と電子決済手段等取引業に係る取引を行う際に使用する契約書類

(xvi) contract documents used in carrying out transactions regarding the electronic payment instruments services with users of the electronic payment instruments services;

十七 電子決済手段等取引業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

(xvii) if part of the electronic payment instruments services is entrusted to a third party, the contract document related to the entrustment contract;

十八 次のイ又はロに掲げる場合の区分に応じ、当該イ又はロに定める事項を記載した書面

(xviii) a document stating the particulars specified in (a) or (b) below for the categories of cases stated in (a) or (b):

イ 指定電子決済手段等取引業務紛争解決機関（法第六十二条の十六第一項第一号に規定する指定電子決済手段等取引業務紛争解決機関をいう。以下この号及び第二十九条第一項第九号において同じ。）が存在する場合 法第六十二条の十六第一項第一号に定める手続実施基本契約を締結する措置を講ずる当該手続実施基本契約の相手方である指定電子決済手段等取引業務紛争解決機関の商号又は名称

(a) if there is a designated dispute resolution organization for the electronic payment instruments business (meaning the designated dispute resolution organizations for the electronic payment instruments business prescribed in Article 62-16, paragraph (1), item (i) of the Act; the same applies below in this item and Article 29, paragraph (1), item (ix)): the trade name or any other name of the designated dispute resolution organization for the electronic payment instruments business, which is the counterparty to the basic contract for the implementation of dispute resolution procedures, under which the electronic payment instruments service provider takes measures to conclude the basic contract for the implementation of dispute resolution procedures as specified in Article 62-16, paragraph (1), item (i) of the Act;

ロ 指定電子決済手段等取引業務紛争解決機関が存在しない場合 法第六十二条の十六第一項第二号に定める苦情処理措置及び紛争解決措置の内容

(b) when there are no designated dispute resolution organizations for the electronic payment instruments business: the details of the complaint processing measures and dispute resolution measures specified in Article 62-16, paragraph (1), item (ii) of the Act; and

十九 その他参考となるべき事項を記載した書面

(xix) other documents containing other particulars that are to serve as a reference.

(登録の通知)

(Notice of Registration)

第十条 金融庁長官は、法第六十二条の五第二項の規定による通知をするときは、別紙様式第八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 10 When giving a notice of registration prescribed in Article 62-5, paragraph (2) of the Act, the Commissioner of the Financial Services Agency is to give that notice by issuing a written notice of completion of registration prepared using Appended Form 8.

(電子決済手段等取引業者登録簿の縦覧)

(Public Inspection of the Register of Electronic Payment Instruments Service Providers)

第十一条 金融庁長官は、その登録をした電子決済手段等取引業者に係る電子決済手段等取引業者登録簿を当該電子決済手段等取引業者の本店（外国電子決済手段等取引業者にあつては、国内における主たる営業所。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 11 The Commissioner of the Financial Services Agency is to keep the register of electronic payment instruments service providers for a registered electronic payment instruments service provider at the local finance bureau or the Fukuoka Local Finance Branch Bureau that has jurisdiction over the location of the head office of that electronic payment instruments service provider (for a foreign electronic payment instruments service provider, its principal business office in Japan; the same applies below) and make it available for public inspection.

（財産的基礎）

(Financial Basis)

第十二条 法第六十二条の六第一項第三号（法第六十二条の七第二項において準用する場合を含む。）に規定する内閣府令で定める基準は、次に掲げるものとする。

Article 12 The requirements specified by Cabinet Office Order as prescribed in Article 62-6, paragraph (1), item (iii) of the Act (including as applied mutatis mutandis pursuant to Article 62-7, paragraph (2) of the Act) are as follows:

一 資本金の額が千万円以上であること。

(i) the amount of stated capital is no less than 10 million yen; and

二 純資産額が負の値でないこと。

(ii) the amount of net assets is not below zero.

（心身の故障のため電子決済手段等取引業に係る職務を適正に執行することができない者）

(A Person Unable to Properly Perform Their Duties Relating to the Electronic Payment Instruments Services Due to Mental or Physical Health Reasons)

第十三条 法第六十二条の六第一項第十二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電子決済手段等取引業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。

Article 13 The person specified by Cabinet Office Order as prescribed in Article 62-6, paragraph (1), item (xii), (a) of the Act is a person who is incapable of adequate cognition, decision making, and communication necessary for properly performing their duties relating to the electronic payment instruments services due to mental health reasons.

（登録の拒否の通知）

(Notice of Refusal of Registration)

第十四条 金融庁長官は、法第六十二条の六第二項の規定による通知をするときは、別

紙様式第九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。

Article 14 When giving a notice under the provisions of Article 62-6, paragraph (2) of the Act, the Commissioner of the Financial Services Agency is to give that notice by issuing a written notice of refusal of registration prepared using Appended Form 9.

(変更登録の申請)

(Application for Registration of Changes)

第十五条 電子決済手段等取引業者は、法第六十二条の七第一項の変更登録を受けようとするときは、別紙様式第十号により作成した変更登録申請書に、同条第二項において読み替えて準用する法第六十二条の四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 15 An electronic payment instruments service provider intending to register changes in registered particulars as referred to in Article 62-7, paragraph (1) of the Act must submit a written application for registration of changes prepared using Appended Form 10 to the Commissioner of the Financial Services Agency with the documents referred to in Article 62-4, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 62-7, paragraph (2) of the Act following a deemed replacement of terms attached to the application.

(変更登録申請書の添付書類)

(Documents to Be Attached to a Written Application for Registration of Changes)

第十六条 法第六十二条の七第二項において読み替えて準用する法第六十二条の四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 16 The documents specified by Cabinet Office Order as prescribed in Article 62-4, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 62-7, paragraph (2) of the Act following a deemed replacement of terms are as follows:

一 別紙様式第十一号により作成した法第六十二条の六第一項第三号から第六号までに該当しないことを誓約する書面

(i) a document prepared using Appended Form 11 pledging that the applicant does not fall under any of items (iii) through (vi) of Article 62-6, paragraph (1) of the Act;

二 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（変更登録の申請の日を含む事業年度に設立された法人にあっては、会社法第四百三十五条第一項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）

(ii) the latest balance sheet (including related notes) and profit and loss statement (including related notes) or any substitutes of those documents

(for a corporation established in a business year that includes the date of the application for registration of changes, the balance sheet as of the date of establishment prepared under the provisions of Article 435, paragraph (1) of the Companies Act or a substitute of that balance sheet)

三 会計監査人設置会社である場合にあっては、変更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

(iii) for a company with accounting auditors, a document containing the contents of the financial audit report prepared under the provisions of Article 396, paragraph (1) of the Companies Act for the business year immediately preceding the business year that includes the date of the application for registration of changes;

四 新たに行おうとする種別（法第六十二条の四第一項第七号に規定する種別をいう。第十九条第四号において同じ。）の業務に係る第九条第十号から第十七号まで及び第十九号に掲げる書類

(iv) the documents stated in Article 9, items (x) through (xvii) and (xix) relating to the category of the business (meaning the category prescribed in Article 62-4, paragraph (1), item (vii) of the Act; the same applies in Article 19, item (iv)) that the applicant intends to newly commence.

(変更登録の通知)

(Notice of Registration of Changes)

第十七条 金融庁長官は、法第六十二条の七第二項において準用する法第六十二条の五第二項の規定による通知をするときは、別紙様式第十二号により作成した変更登録済通知書により行うものとする。

Article 17 When giving a notice of registration of changes under the provisions of Article 62-5, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 62-7, paragraph (2) of the Act, the Commissioner of the Financial Services Agency is to give that notice by issuing a written notice of completion of registration of changes prepared using Appended Form 12.

(変更登録の拒否の通知)

(Notice of Refusing Registration of Changes)

第十八条 金融庁長官は、法第六十二条の七第二項において準用する法第六十二条の六第二項の規定による通知をするときは、別紙様式第十三号により作成した変更登録拒否通知書により行うものとする。

Article 18 When giving a notice under the provisions of Article 62-6, paragraph (2) of the Act as applied mutatis mutandis pursuant to Article 62-7, paragraph (2) of the Act, the Commissioner of the Financial Services Agency is to give that notice by issuing a written notice of refusal of registration of changes prepared using Appended Form 13.

(あらかじめ届け出ることを要しない場合)

(Cases Not Requiring Advance Notification)

第十九条 法第六十二条の七第三項に規定する内閣府令で定める場合は、次に掲げる場合とする。

Article 19 The cases specified by Cabinet Office Order as prescribed in Article 62-7, paragraph (3) of the Act are as follows:

一 電子決済手段関連業務を行う場合においては、取り扱う電子決済手段についてその取扱いをやめようとするとき。

(i) if the electronic payment instruments service provider is engaged in the electronic payment instruments-related business and if that provider intends to stop handling the electronic payment instruments it currently handles;

二 法第二条第十項第四号に掲げる行為に係る業務を行う場合においては、同号の資金移動業者から同号の委託を受けることをやめようとするとき。

(ii) if the electronic payment instruments service provider is engaged in business related to the act stated in Article 2, paragraph (10), item (iv) of the Act and if that provider intends to stop receiving the entrustment referred to in that item from the funds transfer service provider referred to in that item;

三 電子決済手段等取引業の内容又は方法のうち、次に掲げる事項以外の事項を変更しようとする場合

(iii) if the electronic payment instruments service provider intends to change particulars regarding the details or methods of the electronic payment instruments services other than the particulars listed below:

イ 電子決済手段等取引業の種類又はこれに準ずる事項

(a) the type of the electronic payment instruments services or any equivalent particulars;

ロ 電子決済手段等取引業の利用者からの申込みの受付方法

(b) the way offers are received from users of the electronic payment instruments services;

ハ 電子決済手段等取引業の利用者の電子決済手段に係る管理の方法

(c) the way the electronic payment instruments of users of the electronic payment instruments services are managed;

ニ 電子決済手段等取引業の利用者の金銭に係る管理の方法

(d) the way the money of users of the electronic payment instruments services is managed; and

四 法第六十二条の四第一項第七号に掲げる事項の変更（新たな種別の業務を行おうとすることによるものに限る。）に伴う場合

(iv) if there is a change accompanying changes in the particulars stated in Article 62-4, paragraph (1), item (vii) of the Act (limited to changes due to the intention to commence business in a new category).

(変更の届出)

(Notification of Changes)

第二十条 電子決済手段等取引業者は、法第六十二条の七第三項の規定による届出をしようとするときは、別紙様式第十四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を添付して、金融庁長官に提出しなければならない。

Article 20 (1) When intending to file a notification under the provisions of Article 62-7, paragraph (3) of the Act, an electronic payment instruments service provider must submit a written notification of changes prepared using Appended Form 14 to the Commissioner of the Financial Services Agency with the documents specified in the following items attached in accordance with the category of cases stated in each of those items:

一 電子決済手段関連業務を行う場合においては、取り扱う電子決済手段を変更しようとするとき 当該変更しようとする事項に係る第九条第十一号に掲げる書類

(i) if the electronic payment instruments service provider engaged in the electronic payment instruments-related business intends to change the electronic payment instruments it currently handles: the document stated in Article 9, item (xi) for the particulars to be changed;

二 法第二条第十項第四号に掲げる行為に係る業務を行う場合においては、同号の資金移動業者を変更しようとするとき 当該変更しようとする事項に係る第九条第十二号に掲げる書類

(ii) if the electronic payment instruments service provider engaged in business related to the act stated in Article 2, paragraph (10), item (iv) of the Act intends to change the funds transfer service provider referred to in that item: the document stated in Article 9, item (xii) for the particulars to be changed;

三 電子決済手段等取引業の内容又は方法を変更しようとする場合 当該変更しようとする事項に係る第九条第十二号から第十六号までに掲げる書類及び当該事項が前条第三号ハ又は二に掲げる事項である場合にはその変更に係る事実を確認することができる書面

(iii) if the electronic payment instruments service provider intends to change the details or methods of the electronic payment instruments services: the documents stated in Article 9, items (xii) through (xvi) for the particulars to be changed, and if the relevant particulars fall under item (iii), (c) or (d) of the preceding Article, a document that can demonstrate the fact related to the change.

2 電子決済手段等取引業者は、法第六十二条の七第四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。

(2) When intending to file a notification under the provisions of Article 62-7,

paragraph (4) of the Act, an electronic payment instruments service provider must submit a written notification of changes prepared using Appended Form 15 to the Commissioner of the Financial Services Agency with the documents specified in the following items attached for the categories of cases stated in each of those items (for documents certified by a public agency, limited to those issued within three months before the date of notification):

一 商号を変更した場合 その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三号により作成した法第六十二条の六第一項各号に該当しないことを誓約する書面

(i) for a change in the trade name: a certificate of registered information that contains the particulars regarding the change or a substitute of that certificate, and a document prepared using Appended Form 3 pledging that the electronic payment instruments service provider does not fall under any of the items of Article 62-6, paragraph (1) of the Act;

二 資本金の額を変更した場合 その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) for a change in the amount of stated capital: a certificate of registered information that contains the particulars regarding the change or a substitute of that certificate;

三 営業所の設置、位置の変更又は廃止をした場合（第十号に掲げる場合を除く。）その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

(iii) for the establishment or discontinuation of a business office or a change in the location of a business office (excluding the case stated in item (x)): a certificate of registered information that contains the particulars regarding the change or a substitute of that certificate;

四 取締役等に変更があった場合 次に掲げる書類

(iv) for a change of a director, etc.: the following documents:

イ 新たに取締役等になった者に係る第九条第二号、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) the documents stated in Article 9, items (ii), (iv), and (v) that are related to the new director, etc. and the document stated in item (vi) of that Article that is related to that change;

ロ 新たに取締役等になった者の旧氏及び名を当該新たに取締役等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（第九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) if the former surname and the given name of the new director, etc. are stated together with their current full name in a written notification of changes, and the documents stated in (a) above (limited to the document stated in Article 9, item (ii)) do not verify that former surname and given name, a document to verify those names; and

- ハ 別紙様式第三号により作成した法第六十二条の六第一項各号に該当しないことを誓約する書面
- (c) a document prepared using Appended Form 3 pledging that the electronic payment instruments service provider does not fall under any of the items of Article 62-6, paragraph (1) of the Act;
- 五 電子決済手段関連業務を行う場合においては、取り扱う電子決済手段に変更があったとき 当該変更があった事項に係る第九条第十一号に掲げる書類
- (v) if the electronic payment instruments service provider is engaged in the electronic payment instruments-related business and if there has been a change in the electronic payment instruments currently handled: the document stated in Article 9, item (xi) for the particulars that have been changed;
- 六 法第二条第十項第四号に掲げる行為に係る業務を行う場合においては、同号の資金移動業者に変更があったとき 当該変更があった事項に係る第九条第十二号に掲げる書類
- (vi) if the electronic payment instruments service provider is engaged in business related to the act stated in Article 2, paragraph (10), item (iv) of the Act and if there has been a change in the funds transfer service provider referred to in that item: the document stated in Article 9, item (xii) for the particulars that have been changed;
- 七 電子決済手段等取引業の内容又は方法に変更があった場合 当該変更があった事項に係る第九条第十三号から第十六号までに掲げる書類
- (vii) for a change in the details or methods of the electronic payment instruments services: the documents stated in Article 9, items (xiii) through (xvi) for the particulars that have been changed;
- 八 委託に係る業務の内容又は委託先に変更があった場合 当該変更があった事項に係る第九条第十七号に掲げる書類
- (viii) for a change in the details of the business that has been entrusted or a person to whom that business is entrusted: the document stated in Article 9, item (xvii) for the particulars that have been changed;
- 九 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
- (ix) for a change in other business: a certificate of registered information that contains the particulars regarding the change or a substitute of that certificate;
- 十 法第六十二条の三の登録を財務局長等から受けている電子決済手段等取引業者が本店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その変更前に交付を受けた第十条に規定する登録済通知書
- (x) if an electronic payment instruments service provider who has obtained the registration referred to in Article 62-3 of the Act from the director-general of a local finance bureau, etc. has changed the location of its head office to an

area over which the director-general of another local finance bureau, etc. has jurisdiction: the document specified in item (iii) and a written notice of completion of registration prescribed in Article 10 that was delivered before the change;

十一 主要株主に変更があった場合 別紙様式第七号により作成した株主の名簿
(xi) for a change in the major shareholders: a list of shareholders prepared using Appended Form 7;

十二 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、又は脱退した事実を確認することができる書面

(xii) if the electronic payment instruments service provider has become a member of a certified association for payment service providers or has withdrawn from one: a document that can demonstrate the fact that the electronic payment instruments service provider has become a member of a certified association for payment service providers or has withdrawn from one.

3 財務局長等は、前項第十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。

(3) When a notification has been filed under the provisions of the preceding paragraph in the case stated in item (x) of that paragraph, the director-general of a local finance bureau, etc. must notify the director-general of another local finance bureau, etc. referred to in that item that the notification has been filed.

4 前項の規定による通知を受けた財務局長等は、通知を受けた事項を電子決済手段等取引業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条に規定する登録済通知書により通知するものとする。

(4) The director-general of a local finance bureau, etc. who has received a notification under the provisions of the preceding paragraph is to register the particulars included in that notification in the register of electronic payment instruments service providers and give a notice to the person who filed the notification by issuing a written notice of completion of registration prescribed in Article 10.

(電子決済手段を発行する者に関する特例)

(Special Provisions for Issuers of Electronic Payment Instruments)

第二十一条 発行者が法第六十二条の八第一項の規定により同項に規定する電子決済手段等取引業を行う場合におけるこの府令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 21 (1) If an issuer engages in the electronic payment instruments services prescribed in Article 62-8, paragraph (1) of the Act under the provisions of that paragraph, with regard to the application of the provisions of this Cabinet Office Order, the terms listed in the middle column of the following table in the provisions listed in the left-hand column of the table are

replaced with the terms listed in the right-hand column of that table.

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| 第十条 Article 10 | 登録済通知書 a written notice of completion of registration | 登載済通知書 a written notice of completion of recording |
| 第十一条 Article 11 | 登録を registered | 登載を recorded |
| | 電子決済手段等取引業者登 録簿 the register of electronic payment instruments service providers | 法第六十二条の五第一項の名簿 the register referred to in Article 62- 5, paragraph (1) of the Act |
| | 本店（外国電子決済手段等 取引業者 the head office of the electronic payment instruments service provider (for a foreign electronic payment instruments service provider, | 主たる営業所又は事務所（外国銀行支店 （銀行法第四十七条第二項に規定する外 国銀行支店をいう。以下同じ。）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。以下同じ。） 又は外国信託会社（信託業法第二条第六 項に規定する外国信託会社をいう。以下 同じ。） the principal business office or office of the electronic payment instruments service provider (for a foreign bank (meaning the foreign bank prescribed in Article 10, paragraph (2), item (viii) of the Banking Act; the same applies below) to which a foreign bank branch (meaning the foreign bank branch prescribed in Article 47, paragraph (2) of the Banking Act; the same applies below) belongs, or a foreign trust company (meaning the foreign trust company prescribed in Article 2, paragraph (6) of the Trust Business Act; the same applies below) |
| 第十九条 Article 19 | 次に掲げる場合 as follows | 第一号及び第三号に掲げる場合 the cases stated in items (i) and (iii) |
| 前条第二 項 paragrap h (2) of the precedin g Article | 次の各号 in the following items | 次の各号（第六号を除く。） in the following items (excluding item (vi)) |

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| 前条第二 項第一号 paragrap h (2), item (i) of the precedin g Article | 商号 trade name | 商号又は名称 trade name or other name |
| | 書面及び別紙様式第三号に より作成した法第六十二条 の六第一項各号に該当しな いことを誓約する書面 a substitute of that certificate, and a document prepared using Appended Form 3pledging that the electronic payment instruments service provider does not fall under any of the items of Article 62-6, paragraph (1) of the Act | 書面 any substitute of that certificate |
| 前条第二 項第二号 paragrap h (2), item (ii) of the precedin g Article | 資本金 stated capital | 資本金又は出資 stated capital or contribution |
| 前条第二 項第三号 paragrap h (2), item (iii) of the precedin g Article | 営業所 business office | 営業所又は事務所 business office or office |
| 前条第二 項第四号 paragrap h (2), item (iv) of the precedin g Article | 取締役等に変更 a change of a director, etc. | 取締役等（これに準ずる者を含む。以下 同じ。）に変更 a change of a director, etc. (including any equivalent persons; the same applies below) |
| | 次に the following documents | 次のイ及びロに the documents stated in (a) and (b) below |

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| 前条第二 項第四号 イ paragrap h (2), item (iv), (a) of the precedin g Article | 第九条第二号、第四号及び 第五号 Article 9, items (ii), (iv), and (v) | 第二十一条第三項第一号及び第三号 Article 21, paragraph (3), items (i) and (iii) |
| | 同条第六号 item (vi) of that Article | 同項第四号 item (iv) of that paragraph |
| 前条第二 項第四号 ロ paragrap h (2), item (iv), (b) of the precedin g Article | 第九条第二号 Article 9, item (ii) | 第二十一条第三項第一号 Article 21, paragraph (3), item (i) |
| 前条第二 項第十号 paragrap h (2), item (x) of the precedin g Article | 第六十二条の三の登録 has obtained the registration referred to in Article 62-3 of the Act from | 第六十二条の五第一項の規定による登載 has been recorded under the provisions of Article 62-5, paragraph (1) of the Act by |
| | 本店 head office | 主たる営業所又は事務所 principal business office or office |
| | 登録済通知書 a written notice of completion of registration | 登載済通知書 a written notice of completion of recording |

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| 前条第二 項第十一 号 paragrap h (2), item (xi) of the precedin g Article | 主要株主 major shareholders | 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。） major shareholders (meaning persons who hold 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 shareholders, etc. (meaning the voting rights held by all shareholders, etc. prescribed in paragraph (1), item (ii) of that Article), under its own name or that of another person) |
| | 株主の shareholders | 株主又は出資者の shareholders or equity investors |
| 前条第四 項 paragrap h (4) of the precedin g Article | 電子決済手段等取引業者登 録簿に登録する register the particulars included in that notification in the register of electronic payment instruments service providers | 法第六十二条の五第一項の名簿に登載す る record the particulars included in that notification in the register referred to in Article 62-5, paragraph (1) of the Act |
| | 登録済通知書 a written notice of completion of registration | 登載済通知書 a written notice of completion of recording |
| 第二十九 条第一項 第一号 Article 29, paragrap h (1), item (i) | 商号 trade name | 商号又は名称 trade name or other name |

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| 第二十九条第一項 第二号 Article 29, paragrap h (1), item (ii) | 登録番号 registration number | 届出受理番号 notification acceptance number |
| 第二十九条第一項 第八号 Article 29, paragrap h (1), item (viii) | 営業所 business office | 営業所又は事務所 business office or office |
| 第二十九条第七項 第一号 Article 29, paragrap h (7), item (i) | 商号及び登録番号 the trade name and the registration number | 商号又は名称及び届出受理番号 the trade name or other names and the notification acceptance number |
| 第三十八条第二項 第五号イ Article 38, paragrap h (2), item (v), (a) | 又は第二項の規定により法 第六十二条の三の登録を取 り消された the registration referred to in Article 62-3 of the Act of the electronic payment instruments service provider has been revoked under the provisions of Article 62-22, paragraph (1) or (2) of the Act | の規定による電子決済手段等取引業の廃 止の命令を受けたときその他令第十九条 の六に定める the electronic payment instruments service provider has received an order to discontinue electronic payment instruments services pursuant to the provisions of Article 62-22, paragraph (1) of the Act or other cases specified in Article 19-6 of the Order |
| 第三十八条第二項 第五号ロ Article 38, paragrap h (2), item (v), (b) | 外国電子決済手段等取引業 者 a foreign electronic payment instruments service provider | 外国銀行支店に係る外国銀行又は外国信 託会社 a foreign bank to which a foreign bank branch belongs, or a foreign trust company |
| | 本店 head office | 主たる営業所 principal business office |

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| 第三十八 条第二項 第五号ハ Article 38, paragrap h (2), item (v), (c) | 外国電子決済手段等取引業 者 a foreign electronic payment instruments service provider | 外国銀行支店に係る外国銀行又は外国信 託会社 a foreign bank to which a foreign bank branch belongs, or a foreign trust company |
| 第三十八 条第二項 第六号 Article 38, paragrap h (2), item (vi) | 二営業日 two business days | 二営業日又は二業務取扱日 two business days or two business handling days |
| 第三十八 条第三項 Article 38, paragrap h (3) | 登録 registered | 登載 recorded |
| 第三十八 条第三項 第一号 Article 38, paragrap h (3), item (i) | 資本金 stated capital | 資本金又は出資 stated capital or contribution |
| 第三十八 条第五項 第六号イ Article 38, paragrap h (5), item (vi), (a) | 又は第二項の規定により法 第六十二条の三の登録を取 り消された the registration referred to in Article 62-3 of the Act of the electronic payment instruments service provider has been revoked under the provisions of Article 62-22, paragraph (1) or (2) of the Act | の規定による電子決済手段等取引業の廃 止の命令を受けたときその他令第十九条 の六に定める the electronic payment instruments service provider has received an order to discontinue electronic payment instruments services pursuant to the provisions of Article 62-22, paragraph (1) of the Act or other cases specified in Article 19-6 of the Order |

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| 第三十八 条第五項 第七号 Article 38, paragrap h (5), item (vii) | 翌営業日 the business day following | 翌営業日又は翌業務取扱日 the business day or business handling day following |
| 第三十八 条第六項 Article 38, paragrap h (6) | 毎営業日 business day | 毎営業日又は毎業務取扱日 business day or business handling day |
| 第三十九 条第二項 第二号 Article 39, paragrap h (2), item (ii) | 子会社（会社法第二条第三 号に規定する子会社 a subsidiary company (meaning the subsidiary company prescribed in Article 2, item (iii) of the Companies Act) | 子会社等（会社法第二条第三号の二に規 定する子会社等 a subsidiary company, etc. (meaning the subsidiary company, etc. prescribed in Article 2, item (iii)-2 of the Companies Act) |
| | 執行役 executive officer | 執行役（これらに準ずる者を含む。） executive officer (including persons equivalent to these) |
| 第五十条 第一項及 び第五十 六条第一 項 Article 50, paragrap h (1) and Article 56, paragrap h (1) | 営業所 business office | 営業所又は事務所 business office or office |
| 第六十条 第三号ロ Article 60, item (iii), (b) | 商号又はその通称 the trade name, or alias | 商号若しくは名称又はこれらの通称 the trade name or other name, or alias |
| 第七十条 第一号 Article 70, item (i) | 商号 trade name | 商号又は名称 trade name or other name |

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| 第七十条 第二号及 び第七十 五条第三 項 Article 70, item (ii) and Article 75, paragrap h (3) | 営業所 business office | 営業所又は事務所 business office or office |
| 第七十五 条第一項 第六号イ 並びに第 七号イ及 びロ (1) Article 75, paragrap h (1), item (vi), (a) and item (vii), (a) and (b), 1. | 各営業日 business day | 各営業日又は各業務取扱日 business day or business handling day |
| 第七十九 条 Article 79 | 外国電子決済手段等取引業 者 a foreign electronic payment instruments service provider | 外国銀行支店に係る外国銀行又は外国信 託会社 a foreign bank to which a foreign bank branch belongs, or a foreign trust company |
| 第八十三 条第二項 第一号 Article 83, paragrap h (2), item (i) | 商号 trade name | 商号又は名称 trade name or other name |

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| 第八十三 条第二項 第二号 Article 83, paragrap h (2), item (ii) | 登録年月日及び登録番号 the registration date and registration number | 届出年月日及び届出受理番号 the date of notification and notification acceptance number |
| 第八十三 条第四項 Article 83, paragrap h (4) | 営業所 business office | 営業所又は事務所 business office or office |

2 令第十九条の六第一号に規定する内閣府令で定めるときは、次に掲げるときとする。

(2) The cases specified by Cabinet Office Order as prescribed in Article 19-6, item (i) of the Order are as follows:

一 長期信用銀行法（昭和二十七年法律第百八十七号）第十七条において準用する銀行法（昭和五十六年法律第五十九号）第二十七条又は第二十八条の規定により長期信用銀行法第四条第一項の免許を取り消されたとき。

(i) when the issuer has had its license referred to in Article 4, paragraph (1) of the Long-Term Credit Bank Act (Act No. 187 of 1952) revoked under the provisions of Article 27 or 28 of the Banking Act (Act No. 59 of 1981) as applied mutatis mutandis pursuant to Article 17 of the Long-Term Credit Bank Act;

二 信用金庫法（昭和二十六年法律第二百三十八号）第八十九条第一項において準用する銀行法第二十七条又は第二十八条の規定により信用金庫法第四条の免許を取り消されたとき。

(ii) when the issuer has had its license referred to in Article 4 of the Shinkin Bank Act (Act No. 238 of 1951) revoked under the provisions of Article 27 or 28 of the Banking Act as applied mutatis mutandis pursuant to Article 89, paragraph (1) of the Shinkin Bank Act;

三 労働金庫法（昭和二十八年法律第二百二十七号）第九十五条の規定により同法第六条の免許を取り消されたとき。

(iii) when the issuer has had its license referred to in Article 6 of the Labor Bank Act (Act No. 227 of 1953) revoked under the provisions of Article 95 of that Act;

四 中小企業等協同組合法（昭和二十四年法律第百八十一号）第百六条第二項又は協同組合による金融事業に関する法律（昭和二十四年法律第百八十三号）第六条第一項において準用する銀行法第二十七条若しくは第二十八条の規定による解散の命令を受けたとき。

(iv) when the issuer has received an order of dissolution under the provisions of

- Article 27 or 28 of the Banking Act as applied mutatis mutandis pursuant to Article 106, paragraph (2) of the Small and Medium-Sized Enterprise Cooperatives Act (Act No. 181 of 1949) or Article 6, paragraph (1) of the Act on Financial Businesses by Cooperatives (Act No. 183 of 1949);
- 五 農業協同組合法（昭和二十二年法律第百三十二号）第九十五条の二の規定による解散の命令を受けたとき。
- (v) when the issuer has received an order of dissolution under the provisions of Article 95-2 of the Agricultural Cooperatives Act (Act No. 132 of 1947);
- 六 水産業協同組合法（昭和二十三年法律第二百四十二号）第二百二十四条の二の規定による解散の命令を受けたとき。
- (vi) when the issuer has received an order of dissolution under the provisions of Article 124-2 of the Fishery Industry Cooperative Act (Act No. 242 of 1948);
- 七 農林中央金庫法（平成十三年法律第九十三号）第八十六条の規定による解散の命令を受けたとき。
- (vii) when the issuer has received an order of dissolution under the provisions of Article 86 of the Norinchukin Bank Act (Act No. 93 of 2001).
- 3 法第六十二条の八第三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。
- (3) The documents specified by Cabinet Office Order as prescribed in Article 62-8, paragraph (3) of the Act are as follows (for documents certified by public agencies, limited to those issued within three months before the date of notification):
- 一 取締役等の住民票の抄本（当該取締役等が外国人である場合には、出入国管理及び難民認定法第十九条の三に規定する在留カードの写し、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第七条第一項に規定する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
- (i) an extract of the resident record of a director, etc. (if the director, etc. is a foreign national, a copy of a residence card prescribed in Article 19-3 of the Immigration Control and Refugee Recognition Act, a copy of a special permanent resident certificate as 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, or an extract of the resident record) or a substitute of that document;
- 二 取締役等の旧氏及び名を当該取締役等の氏名に併せて法第六十二条の四第一項各号（第九号を除く。）に掲げる事項を記載した書類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
- (ii) if the former surname and the given name of a director, etc. are stated together with the current surname and the given name of the director, etc. in a document containing the particulars stated in the items (excluding item

- (ix) of Article 62-4, paragraph (1) of the Act and if the document listed in the preceding item does not verify that former surname and given name, a document to verify those names;
- 三 別紙様式第五号又は別紙様式第六号により作成した取締役等の履歴書又は沿革
(iii) a resume or information on the background of a director, etc. prepared by using Appended Form 5 or Form 6;
- 四 別紙様式第七号により作成した株主又は出資者の名簿並びに定款及び登記事項証明書又はこれに代わる書面
(iv) the list of shareholders or equity investors prepared using Appended Form 7, the articles of incorporation, and a certificate of registered information or a substitute of that certificate;
- 五 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（届出の日を含む事業年度に設立された法人にあっては、会社法第四百三十五条第一項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）
(v) the latest balance sheet (including related notes) and profit and loss statement (including related notes) or substitutes of those documents (for a corporation established in a business year that includes the date of the notification, the balance sheet as of the date of establishment prepared under the provisions of Article 435, paragraph (1) of the Companies Act or a substitute of that balance sheet);
- 六 会計監査人設置会社である場合にあっては、届出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
(vi) for a company with accounting auditors, a document containing the contents of the financial audit report prepared under the provisions of Article 396, paragraph (1) of the Companies Act for the business year immediately preceding the business year that includes the date of the notification;
- 七 第九条第十号、第十一号及び第十三号から第十九号までに掲げる書類
(vii) the documents stated in Article 9, items (x), (xi), and (xiii) through (xix).

第二章 業務

Chapter II Operations

(電子決済手段等取引業に係る情報の安全管理措置)

(Measures for Managing Information Security Related to Electronic Payment Instruments Services)

第二十二條 電子決済手段等取引業者は、その行う電子決済手段等取引業の業務の内容及び方法に応じ、電子決済手段等取引業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 22 An electronic payment instruments service provider must take measures to ensure sufficient control of the electronic data processing system

for handling the electronic payment instruments services based on the details and methods used in its electronic payment instruments services.

(個人利用者情報の安全管理措置等)

(Measures for Managing Information Security Related to Personal Information of Individual Users)

第二十三条 電子決済手段等取引業者は、その取り扱う個人である電子決済手段等取引業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 23 Electronic payment instruments service providers must take the necessary and suitable measures to prevent any leakage, loss, or damage of information to ensure safe management of information it handles on users of electronic payment instruments services, proper supervision of its employees and, if it entrusts the handling of that information to a third party, supervision of the entrusted third party.

(個人利用者情報の漏えい等の報告)

(Reporting of Leakage of Personal Information of Individual Users)

第二十四条 電子決済手段等取引業者は、その取り扱う個人である電子決済手段等取引業の利用者に関する情報（個人情報保護に関する法律（平成十五年法律第五十七号）第十六条第三項に規定する個人データに該当するものに限る。）の漏えい、滅失若しくは毀損が発生し、又は発生したおそれがある事態が生じたときは、当該事態が生じた旨を財務局長等に速やかに報告することその他の適切な措置を講じなければならない。

Article 24 If there has been any leakage, loss, or damage of information on individual users of the electronic payment instruments services it handles (limited to the information falling under the personal data prescribed in Article 16, paragraph (3) of the Act on the Protection of Personal Information (Act No. 57 of 2003)) or if there is a possibility that any of these incidents have occurred, an electronic payment instruments service provider must report the occurrence of the relevant circumstances immediately to the director-general of a local finance bureau, etc. or take other suitable measures.

(特別の非公開情報の取扱い)

(Handling of Specified Non-Public Information)

第二十五条 電子決済手段等取引業者は、その取り扱う個人である電子決済手段等取引業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（その行う電子決済手段等取引業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

なければならない。

Article 25 When handling personal information on race, creed, family origin, domicile of origin, healthcare, or criminal background and other specified non-public information (meaning information that the provider learned while providing its electronic payment instruments services and that has not been publicly disclosed) of the users of the electronic payment instruments services who are individuals, an electronic payment instruments service provider must take measures to ensure that the information is not used for a purpose other than for ensuring proper operation of the business and for other purposes that are found to be 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 Reliable Operation of Entrusted Business)

第二十六条 電子決済手段等取引業者は、その行う電子決済手段等取引業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 26 When entrusting part of the business of the electronic payment instruments services to a third party, an electronic payment instruments service provider must take the following measures in accordance with the details 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 who has the ability to perform the business properly and reliably;

二 委託先における当該業務の実施状況を、定期的には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 the person to whom the relevant business is entrusted undergoes the necessary and adequate supervision, etc., including measures to verify whether the person is performing the business in a proper and reliable manner by checking the status of performance of the business conducted by the person regularly or as necessary, or by taking similar measures, and having that person make any necessary improvements;

三 委託先が行う電子決済手段等取引業の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 adequate and prompt processing of complaints from users of the electronic payment instruments services provided 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、電子決済手段等取引業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 any hindrance to the protection of users of the electronic payment instruments services, etc., including measures to ensure that if circumstances prevent the person to whom the relevant business has been entrusted to perform that business properly, the business will be promptly entrusted to another suitable third party; and

五 電子決済手段等取引業者の業務の適正かつ確実な遂行を確保し、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) measures to ensure that, if it is necessary for ensuring proper and reliable operation of the business of the electronic payment instruments service provider and protection of the users that are related to related to the business, necessary measures such as amending or canceling the contract for the entrustment of the relevant business will be taken.

(電子決済手段等取引業と銀行等、資金移動業者又は特定信託会社が行う業務との誤認を防止するための説明)

(Explanation to Prevent Users from Mistaking the Electronic Payment Instruments Services for Business Carried out by Deposit-Taking Institutions, Funds Transfer Service Providers or Specified Trust Companies)

第二十七条 電子決済手段等取引業者（法第六十二条の八第二項の規定により電子決済手段等取引業者とみなされる発行者を除く。）は、電子決済手段等取引業の利用者（電子決済手段等取引業者等を除く。以下この条から第二十九条までにおいて同じ。）との間で電子決済手段の交換等又は法第二条第十項第四号に掲げる行為に係る取引を行うときは、あらかじめ、当該利用者に対し、書面の交付その他の適切な方法により、電子決済手段等取引業と銀行等、資金移動業者又は特定信託会社が行う業務との誤認を防止するための説明を行わなければならない。

Article 27 (1) When conducting transactions regarding the exchange, etc. of electronic payment instruments or the act stated in Article 2, paragraph (10), item (iv) of the Act with a user of the electronic payment instruments services (excluding an electronic payment instruments service provider, etc.; the same applies below in this Article through Article 29), an electronic payment instruments service provider (excluding an issuer who is deemed to be an electronic payment instruments service provider under the provisions of Article 62-8, paragraph (2) of the Act) must provide the user, in advance, with an explanation by delivering documents or any other suitable means to prevent the user from mistaking the provider's electronic payment instruments services for business carried out by deposit-taking institutions, etc., funds transfer service providers, or specified trust companies.

2 電子決済手段等取引業者は、前項に規定する説明を行う場合には、次に掲げる事項を説明するものとする。

(2) If an electronic payment instruments service provider provides the explanation prescribed in the preceding paragraph, it is to explain the following particulars:

一 電子決済手段の交換等に係る取引を行う場合にあっては、電子決済手段等取引業者は取り扱う電子決済手段を発行する者ではないこと。

(i) if the electronic payment instruments service provider conducts transactions regarding the exchange, etc. of electronic payment instruments, the fact that it is not the issuer of the electronic payment instruments it handles;

二 法第二条第十項第四号に掲げる行為に係る取引を行う場合にあっては、当該行為は電子決済手段等取引業者の行う為替取引ではないこと。

(ii) if the electronic payment instruments service provider conducts transactions regarding the act stated in Article 2, paragraph (10), item (iv) of the Act, the fact that the act is not a funds transfer transaction that it conducts; and

三 その他電子決済手段等取引業と銀行等、資金移動業者又は特定信託会社が行う業務との誤認防止に関し参考となると認められる事項

(iii) other particulars found to serve as reference for preventing users from mistaking the electronic payment instruments services for business carried out by deposit-taking institutions, etc., funds transfer service providers, or specified trust companies.

(電子決済手段の内容に関する説明)

(Explanations Concerning the Details on the Electronic Payment Instruments)

第二十八条 電子決済手段等取引業者は、電子決済手段等取引業の利用者との間で電子決済手段の交換等を行うときは、あらかじめ、当該利用者に対し、書面の交付その他の適切な方法により、電子決済手段の内容に関する説明を行わなければならない。

Article 28 (1) When an electronic payment instruments service provider conducts the exchange, etc. of electronic payment instruments with a user of the electronic payment instruments services, it must provide the user, in advance, with explanations concerning the details of the electronic payment instruments by delivering documents or any other suitable means.

2 電子決済手段等取引業者は、前項に規定する説明を行う場合には、次に掲げる事項を説明するものとする。

(2) If an electronic payment instruments service provider provides the explanations prescribed in the preceding paragraph, it is to explain the following particulars:

一 電子決済手段は本邦通貨又は外国通貨ではないこと。

(i) the fact that an electronic payment instrument is not the Japanese currency or a foreign currency;

二 電子決済手段の価値の変動を直接の原因として損失が生ずるおそれがあるときは、その旨及びその理由

(ii) when there is a risk of losses caused directly by fluctuations in the value of electronic payment instruments, that fact and the reasons for the risk;

三 電子決済手段は代価の弁済を受ける者の同意がある場合に限り代価の弁済のために使用することができること。

(iii) the fact that electronic payment instruments can be used for paying consideration only with the consent of the person who receives the payment of consideration;

四 取り扱う電子決済手段の概要及び特性（当該電子決済手段の移転の確定する時期及びその根拠を含む。）並びに当該電子決済手段を発行する者の商号又は名称及び概要

(iv) an outline and the characteristics of the electronic payment instruments it handles (including the timing when the transfer of the electronic payment instruments is determined and the grounds for the timing), and the trade name or any other name and an outline of the issuer of the electronic payment instruments;

五 電子決済手段を発行する者に対する償還請求権の内容及びその行使に係る手続

(v) information on the right to claim redemption against the issuer of electronic payment instruments and the procedures for exercising that right;

六 その他電子決済手段の内容及び参考となると認められる事項

(vi) other particulars found to serve as reference with regard to the details on the electronic payment instruments.

3 電子決済手段の交換等についてその電子決済手段を発行する者（銀行等及び資金移動業者に限る。）が利用者に対し前二項の規定に準じて第一項に規定する説明を行ったときは、電子決済手段等取引業者は、同項の規定にかかわらず、当該利用者に対し、同項に規定する説明を行うことを要しない。

(3) When an issuer (limited to a deposit-taking institution, etc. and a funds transfer service provider) of electronic payment instruments has provided a user with the explanations prescribed in paragraph (1) in accordance with the provisions of the preceding two paragraphs concerning the exchange, etc. of the electronic payment instruments it issues, an electronic payment instruments service provider does not need to provide the relevant user with the explanations prescribed in paragraph (1), notwithstanding the provisions of that paragraph.

（利用者に対する情報の提供）

(Provision of Information to Users)

第二十九条 電子決済手段等取引業者は、電子決済手段等取引業の利用者との間で電子決済手段等取引業に係る取引を行うときは、あらかじめ、当該利用者に対し、書面の交付その他の適切な方法により、次に掲げる事項についての情報を提供しなければならない。

Article 29 (1) When carrying out transactions regarding the electronic payment

instruments services with a user of the electronic payment instruments services, an electronic payment instruments service provider must provide the user in advance with information about the following particulars by delivering documents or any other suitable means:

一 当該電子決済手段等取引業者の商号及び住所

(i) the trade name and address of the electronic payment instruments service provider;

二 電子決済手段等取引業者である旨及び当該電子決済手段等取引業者の登録番号

(ii) the fact that it is an electronic payment instruments service provider and the registration number of the electronic payment instruments service provider;

三 当該取引の内容（当該取引が電子決済手段の売買又は他の電子決済手段との交換である場合には、自己がその相手方となって当該取引に係る売買若しくは交換を成立させるか、又は媒介し、取次ぎし、若しくは代理して当該取引に係る売買若しくは交換を成立させるかの別を含む。）

(iii) the details of the transactions (if the transaction is the purchase and sale of an electronic payment instrument or exchange with another electronic payment instrument, including whether the electronic payment instruments service provider will become the counterparty to effect the purchase and sale or exchange as part of the transaction with the customer or whether it will conduct intermediation, brokerage, or agency services to effect the purchase and sale or the exchange as part of the transaction);

四 当該電子決済手段等取引業者、取り扱う電子決済手段を発行する者その他の者の業務又は財産の状況の変化を直接の原因として損失が生ずるおそれがあるときは、その旨及びその理由

(iv) when there is a risk of losses caused directly by a change to the status of the business or property of the electronic payment instruments service provider, the issuer of the electronic payment instruments it handles, or any other person, that fact and the reasons for it;

五 前条第二項第二号及び前号に掲げるもののほか、当該取引について利用者の判断に影響を及ぼすこととなる重要な事由を直接の原因として損失が生ずるおそれがあるときは、その旨及びその理由

(v) beyond what is stated in paragraph (2), item (ii) of the preceding Article and the preceding item, when there is a risk of losses resulting directly from a material cause that will affect the decisions of the user regarding the transactions, that fact and the reasons for it;

六 利用者が支払うべき手数料、報酬若しくは費用の金額若しくはその上限額又はこれらの計算方法

(vi) the amount or the maximum amount of the fees, remuneration, or costs to be paid by the user or the method of calculation of these amounts;

七 当該取引に係る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
- (vii) the policy for compensation or any other response to any loss incurred by the user due to an instruction given by an unauthorized person against the intention of the user in relation to the business related to the transactions;
- 八 利用者からの苦情又は相談に応ずる営業所の所在地及び連絡先
- (viii) the location and contact address of the business office that handles complaints from or provides consultations for the users;
- 九 次のイ又はロに掲げる場合の区分に応じ、当該イ又はロに定める事項
- (ix) the particulars specified in (a) or (b) below for the categories of cases stated in (a) or (b):
- イ 指定電子決済手段等取引業務紛争解決機関が存在する場合 当該電子決済手段等取引業者が法第六十二条の十六第一項第一号に定める手続実施基本契約を締結する措置を講ずる当該手続実施基本契約の相手方である指定電子決済手段等取引業務紛争解決機関の商号又は名称
- (a) if there is a designated dispute resolution organization for the electronic payment instruments business: the trade name or any other name of the designated dispute resolution organization for the electronic payment instruments business which is the counterparty to the basic contract for the implementation of dispute resolution procedures, under which the electronic payment instruments service provider takes measures to conclude the basic contract for the implementation of procedures as specified in Article 62-16, paragraph (1), item (i) of the Act;
- ロ 指定電子決済手段等取引業務紛争解決機関が存在しない場合 当該電子決済手段等取引業者の法第六十二条の十六第一項第二号に定める苦情処理措置及び紛争解決措置の内容
- (b) if there are no designated dispute resolution organizations for electronic payment instruments business: the details of the complaint processing measures and dispute resolution measures specified in Article 62-16, paragraph (1), item (ii) of the Act taken by the electronic payment instruments service provider; and
- 十 その他当該取引の内容に関し参考となると認められる事項
- (x) other particulars found to be relevant to the transactions.
- 2 電子決済手段の交換等を行う電子決済手段等取引業者は、前項各号に掲げる事項についての情報を提供するときは、同時に、次に掲げる事項についての情報も提供しなければならない。
- (2) When providing information concerning the particulars stated in the items of the preceding paragraph, an electronic payment instruments service provider that conducts the exchange, etc. of electronic payment instruments must also provide information concerning the following particulars at the same time:
- 一 電子決済手段等取引業の利用者から電子決済手段の売買又は他の電子決済手段との交換の委託等を受けた場合において、自己が当該委託等に係る売買又は交換の相

手方となることがあるときは、その旨及びその理由

(i) if the electronic payment instruments service provider accepts entrustment, etc. of the purchase and sale of an electronic payment instrument or exchange with another electronic payment instrument from a user of the electronic payment instruments services and it may become the counterparty to the purchase and sale or the exchange subject to the entrustment, etc., that fact and the reasons for it;

二 第三十三条第一項第一号に定める場合にあっては、同号の信託会社等の商号又は名称

(ii) in the case specified in Article 33, paragraph (1), item (i), the trade name or any other name of the trust company, etc. referred to in that item;

三 当該取引が外国通貨で表示された金額で行われる場合には、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又はこれらの計算方法

(iii) if the relevant transactions are carried out in an amount indicated in a foreign currency, the amount in the Japanese currency converted from that amount and the standard or the method used for the conversion.

3 電子決済手段の管理を行う電子決済手段等取引業者は、第一項各号に掲げる事項についての情報を提供するときは、同時に、法第六十二条の十四第一項の規定による電子決済手段等取引業の利用者の電子決済手段に係る管理の方法及び次の各号に掲げる方法の区分に応じ当該各号に定める者の氏名、商号又は名称についての情報も提供しなければならない。

(3) When providing information concerning the particulars stated in the items of paragraph (1), an electronic payment instruments service provider that manages electronic payment instruments must also provide information concerning the management method for the electronic payment instruments of the users of the electronic payment instruments services under the provisions of Article 62-14, paragraph (1) of the Act, and the name, trade name, or any other name of the person specified in the following items in accordance with the category of methods stated in each of those items at the same time:

一 第三十八条第一項に規定する方法 同項に規定する信託会社等

(i) the method prescribed in Article 38, paragraph (1): the trust company, etc. prescribed in that paragraph;

二 第三十八条第三項に規定する方法 当該電子決済手段等取引業者

(ii) the method prescribed in Article 38, paragraph (3): the relevant electronic payment instruments service provider;

三 第三十八条第七項第一号に掲げる方法 当該電子決済手段等取引業者

(iii) the method prescribed in Article 38, paragraph (7), item (i): the relevant electronic payment instruments service provider;

四 第三十八条第七項第二号に掲げる方法 同号イに規定する第三者

(iv) the method prescribed in Article 38, paragraph (7), item (ii): the third party prescribed in (a) of that item.

4 法第二条第十項第四号に掲げる行為を行う電子決済手段等取引業者は、第一項各号に掲げる事項についての情報を提供するときは、同時に、次に掲げる事項についての情報も提供しなければならない。

(4) When providing information concerning the particulars stated in the items of paragraph (1), an electronic payment instruments service provider that conducts the act stated in Article 2, paragraph (10), item (iv) of the Act must also provide information concerning the following particulars at the same time:

一 法第二条第十項第四号の資金移動業者の商号

(i) the trade name of the funds transfer service provider referred to in Article 2, paragraph (10), item (iv) of the Act;

二 利用者が法第二条第十項第四号の資金移動業者に対して有する権利の内容及びその行使に係る手続

(ii) the details of the right that a user holds against the funds transfer service provider referred to in Article 2, paragraph (10), item (iv) of the Act, and the procedures for exercising that right;

三 第三十三条第一項第二号ニに掲げる場合に該当するものとして利用者から金銭を受け入れる場合にあつては、当該金銭を法第二条第十項第四号の資金移動業者に移動させるために要する時間

(iii) if the electronic payment instruments service provider accepts money from a user by deeming the case as falling under the case stated in Article 33, paragraph (1), item (ii), (d), the time required for transferring that money to the funds transfer service provider referred to in Article 2, paragraph (10), item (iv) of the Act.

5 電子決済手段等取引業者は、電子決済手段等取引業の利用者との間で電子決済手段等取引業に係る取引を継続的に又は反復して行うことを内容とする契約を締結するときは、あらかじめ、当該利用者に対し、書面の交付その他の適切な方法により、次に掲げる事項についての情報を提供しなければならない。

(5) When an electronic payment instruments service provider concludes a contract with a user of the electronic payment instruments services under which transactions regarding the electronic payment instruments services are carried out on an ongoing or recurring basis, the electronic payment instruments service provider must provide the user, in advance, with information about the following particulars by delivering documents or any other suitable means:

一 第一項第一号から第九号までに掲げる事項及び次のイからハまでに掲げる場合の区分に応じ当該イからハまでに定める事項

(i) the particulars stated in paragraph (1), items (i) through (ix) and the particulars specified in (a) through (c) below for the categories of cases respectively stated in (a) through (c):

イ 電子決済手段の交換等を行う場合 第二項各号に掲げる事項

(a) when conducting the exchange, etc. of electronic payment instruments:

- the particulars stated in the items of paragraph (2);
- ロ 電子決済手段の管理を行う場合 第三項各号に掲げる事項
- (b) when conducting the management of electronic payment instruments: the particulars stated in the items of paragraph (3);
- ハ 法第二条第十項第四号に掲げる行為を行う場合 前項各号に掲げる事項
- (c) if the electronic payment instruments service provider conducts the act stated in Article 2, paragraph (10), item (iv) of the Act: the particulars in the items of the preceding paragraph;
- 二 契約期間の定めがあるときは、当該契約期間
- (ii) when a contract period is defined, the contract period;
- 三 契約の解約時の取扱い（手数料、報酬又は費用の計算方法を含む。）
- (iii) handling of the cancellation of the contract (including the method of calculation of fees, remuneration, or costs);
- 四 その他当該契約の内容に関し参考となると認められる事項
- (iv) other particulars found to be relevant to the terms and conditions of the contract.
- 6 電子決済手段等取引業に係る取引についてその取引に係る電子決済手段を発行する者（銀行等及び資金移動業者に限る。）又は法第二条第十項第四号の資金移動業者が利用者に対し前各項の規定に準じて情報を提供したときは、電子決済手段等取引業者は、当該各項の規定にかかわらず、当該利用者に対し、当該各項の規定により情報を提供することを要しない。
- (6) When an issuer (limited to a deposit-taking institution, etc. and a funds transfer service provider) of electronic payment instruments for transactions regarding the electronic payment instruments services or the funds transfer service provider referred to in Article 2, paragraph (10), item (iv) of the Act has provided a user with the information in accordance with the provisions of the preceding paragraphs concerning those transactions, an electronic payment instruments service provider does not need to provide the relevant user with the information under the provisions of those paragraphs, notwithstanding the provisions of those paragraphs.
- 7 電子決済手段等取引業者は、その行う電子決済手段等取引業に関し、電子決済手段等取引業の利用者から金銭又は電子決済手段を受領したときは、遅滞なく、当該利用者に対し、書面の交付その他の適切な方法により、次に掲げる事項についての情報を提供しなければならない。
- (7) When an electronic payment instruments service provider has received money or electronic payment instruments from a user of the electronic payment instruments services in relation to the provider's electronic payment instruments services, the electronic payment instruments service provider must, without delay, provide the user with information about the following particulars by delivering documents or any other suitable means:
- 一 電子決済手段等取引業者の商号及び登録番号

(i) the trade name and the registration number of the electronic payment instruments service provider;

二 当該利用者から受領した金銭の額又は電子決済手段の数量

(ii) the amount of money or the quantity of the electronic payment instruments received from the user; and

三 受領年月日

(iii) the date of receipt.

8 電子決済手段等取引業者は、電子決済手段等取引業の利用者との間で電子決済手段等取引業に係る取引を継続的に又は反復して行うときは、三月を超えない期間ごとに、当該利用者に対し、書面の交付その他の適切な方法により、取引の記録並びに管理する利用者の金銭の額及び電子決済手段の数量についての情報を提供しなければならない。

(8) When an electronic payment instruments service provider carries out transactions regarding the electronic payment instruments services with a user of the electronic payment instruments services on an ongoing or recurring basis, the electronic payment instruments service provider must provide the user with a transaction record and information about the amount of the user's money and the quantity of the user's electronic payment instruments that the provider manages for each period not exceeding three months by delivering documents or any other suitable means.

(その他利用者保護を図るための措置等)

(Other Measures to Ensure Protection of Users)

第三十条 電子決済手段等取引業者は、その行う電子決済手段等取引業に関し、電子決済手段等取引業の利用者の保護を図り、及び電子決済手段等取引業の適正かつ確実な遂行を確保するため、次に掲げる措置を講じなければならない。

Article 30 (1) An electronic payment instruments service provider must take the following measures to ensure that users of the electronic payment instruments services it provides are protected and that the electronic payment instruments services are provided properly and reliably:

一 電子決済手段等取引業者が、その行う電子決済手段等取引業について、電子決済手段の特性、取引の内容その他の事情に応じ、利用者の保護を図り、及び電子決済手段等取引業の適正かつ確実な遂行を確保するために必要な体制を整備する措置

(i) measures to establish the systems necessary for protecting the users and ensuring that the electronic payment instruments services are provided properly and reliably in relation to the provider's electronic payment instruments services based on the characteristics of the electronic payment instruments, the details of the transactions, and other circumstances;

二 電子決済手段等取引業者が、その行う電子決済手段等取引業に係る取引について、捜査機関等から当該電子決済手段等取引業に係る取引が詐欺等の犯罪行為に利用された旨の情報の提供があることその他の事情を勘案して犯罪行為が行われた疑いが

- あると認めるときは、当該電子決済手段等取引業に係る取引の停止等を行う措置
- (ii) if the electronic payment instruments service provider finds that there is a possibility that a criminal act has been committed in relation to transactions regarding the electronic payment instruments services it provides based on information provided by the investigative authority, etc., stating that the transactions regarding the electronic payment instruments services were used for committing a fraud or other criminal acts, and in consideration of other circumstances, measures to suspend the relevant transactions regarding the electronic payment instruments services, etc.;
- 三 電子決済手段等取引業者が、電気通信回線に接続している電子計算機を利用して、利用者と電子決済手段等取引業に係る取引を行う場合には、当該利用者が当該電子決済手段等取引業者と他の者を誤認することを防止するための適切な措置
- (iii) if the electronic payment instruments service provider conducts transactions regarding the electronic payment instruments services with the users by using a computer connected to a telecommunications line, suitable measures to prevent the users from mistaking the electronic payment instruments service provider for another person;
- 四 電子決済手段等取引業者が、利用者から電気通信回線に接続している電子計算機を利用して電子決済手段等取引業に係る取引に係る指図を受ける場合には、当該指図の内容を、当該利用者が当該指図に係る電子計算機の操作を行う際に容易に確認し及び訂正することができるようにするための適切な措置
- (iv) if the electronic payment instruments service provider receives instructions for transactions regarding the electronic payment instruments services from the users by using a computer connected to a telecommunications line, suitable measures to enable the users to easily confirm or correct the details of the instructions when they operate the computer for the relevant instructions;
- 五 電子決済手段等取引業者が、電子決済手段の特性及び自己の業務体制に照らして、外国電子決済手段（外国において発行される法、銀行法等、金融機関の信託業務の兼営等に関する法律又は信託業法に相当する外国の法令に基づく電子決済手段をいう。以下この号及び次号において同じ。）であって次に掲げる要件のいずれかを満たさないものその他の利用者の保護又は電子決済手段等取引業の適正かつ確実な遂行に支障を及ぼすおそれがあると認められる電子決済手段を取り扱わないために必要な措置
- (v) necessary measures for the electronic payment instruments service provider to avoid handling foreign electronic payment instruments (meaning electronic payment instruments issued in a foreign state that are based on laws and regulations of a foreign state equivalent to the Act, the Banking Act, etc., the Act on Engagement in Trust Business by Financial Institutions, or the Trust Business Act; the same applies below in this item and the following item) that do not satisfy any of the following requirements or other electronic

payment instruments that are found to be likely to hinder the protection of users or proper and reliable provision of the electronic payment instruments services based on the characteristics of electronic payment instruments and the operational system of the electronic payment instruments service provider:

イ 法又は銀行法に相当する外国の法令の規定により、法第三十七条の登録若しくは銀行法第四条第一項の免許と同等の登録若しくは免許（当該登録又は免許に類するその他の行政処分を含む。）を受け、又は法第三十七条の二第三項の規定による届出と同等の届出をし、当該外国電子決済手段を発行することを業として行う者により発行されているものであること。

(a) the foreign electronic payment instruments are issued by a person who has obtained a registration or a license (including another administrative disposition equivalent to the relevant registration or license) equivalent to the registration referred to in Article 37 of the Act or the license referred to in Article 4, paragraph (1) of the Banking Act, or has filed a notification equivalent to the notification under the provisions of Article 37-2, paragraph (3) of the Act, and issues the foreign electronic payment instruments on a regular basis under the provisions of the laws and regulations of a foreign state equivalent to the Act or the Banking Act;

ロ 当該外国電子決済手段を発行する者が当該外国電子決済手段を償還するために必要な資産を法、銀行法、金融機関の信託業務の兼営等に関する法律又は信託業法に相当する外国の法令の規定により管理しており、かつ、当該管理の状況について、当該外国電子決済手段の発行が行われた国において公認会計士の資格に相当する資格を有する者又は監査法人に相当する者による監査を受けていること。

(b) the issuer of the foreign electronic payment instruments manages assets necessary for redeeming the foreign electronic payment instruments under the provisions of the laws and regulations of a foreign state equivalent to the Act, the Banking Act, the Act on Engagement in Trust Business by Financial Institutions, or the Trust Business Act, and has been subject to an audit on the status of the management conducted by a person with a qualification equivalent to the qualification of a certified public accountant or by a person equivalent to an audit corporation in the state where the foreign electronic payment instruments were issued;

ハ 捜査機関等から当該外国電子決済手段に係る取引が詐欺等の犯罪行為に利用された旨の情報の提供があることその他の事情を勘案して犯罪行為が行われた疑いがあると認めるときは、当該外国電子決済手段を発行する者において、当該外国電子決済手段に係る取引の停止等を行う措置を講ずることとされていること。

(c) when finding that there is a possibility that a criminal act has been committed based on information provided by the investigative authority, etc., stating that the transactions regarding the foreign electronic payment instruments were used for committing a fraud or other criminal acts, and

in consideration of other circumstances, the issuer of the foreign electronic payment instruments is to take measures to suspend the relevant transactions regarding the foreign electronic payment instruments services or other measures;

六 電子決済手段等取引業者が、外国電子決済手段を取り扱う場合にあつては、次に掲げる措置その他の利用者の保護及び電子決済手段等取引業の適正かつ確実な遂行に必要な措置

(vi) if the electronic payment instruments service provider handles foreign electronic payment instruments, the following measures and other measures necessary for ensuring that users are protected and that the electronic payment instruments services are provided properly and reliably:

イ 外国電子決済手段について、当該外国電子決済手段を発行する者がその債務の履行等（法第二条第七項に規定する債務の履行等をいう。）を行うことが困難となった場合その他当該外国電子決済手段の価値が著しく減少した場合に、当該電子決済手段等取引業者が、利用者（国内にある利用者と国外にある利用者とを区分することができる場合にあつては、国内にある利用者。イにおいて同じ。）のために管理をする当該外国電子決済手段について、当該債務の履行等が行われることとされている金額と同額で買取りを行うことを約する措置及び当該買取りを行うために必要な資産の保全その他これと同等の利用者の保護を確保することができるものと合理的に認められる措置

(a) if it has become difficult for the issuer of the foreign electronic payment instruments to perform the related obligations, etc. (meaning the performance of obligations, etc. prescribed in Article 2, paragraph (7) of the Act) or if the value of the foreign electronic payment instruments has otherwise decreased significantly, measures that promise the purchase of the foreign electronic payment instruments by the electronic payment instruments service provider who manages them on behalf of users (if users in Japan and users in foreign states can be distinguished, users in Japan; the same applies in (a)) at an amount equivalent to the amount at which the performance of obligations, etc. is supposed to be made, and measures reasonably found to enable preservation of assets necessary for the purchase or otherwise ensure protection of users at an equivalent level;

ロ 利用者（電子決済手段等取引業者等を除く。）のために外国電子決済手段の管理をすること（当該利用者の外国電子決済手段を移転するために管理をすることを含む。）及び移転をすること（電子決済手段の交換等に伴うものを含む。）ができる金額が、当該電子決済手段等取引業者が資金移動業者の発行する電子決済手段（法第三十六条の二第二項に規定する第二種資金移動業に係るものに限る。）を取り扱う場合と同等の水準となることを確保するために必要な措置

(b) measures necessary for ensuring that the amount of the foreign electronic payment instruments for which the electronic payment instruments service provider can conduct the management (including the management for

transferring the foreign electronic payment instruments of the users (excluding electronic payment instruments service providers)) and the transfer (including the transfer associated with the exchange, etc. of electronic payment instruments) on behalf of those users reaches the same level as when the electronic payment instruments service provider handles electronic payment instruments issued by a funds transfer service provider (limited to the electronic payment instruments relating to the type-II funds transfer services prescribed in Article 36-2, paragraph (2) of the Act);

七 電子決済手段等取引業者が、その行う電子決済手段等取引業について、その取り扱う若しくは取り扱おうとする電子決済手段又は当該電子決済手段等取引業者に関する重要な情報であつて、利用者の電子決済手段の売買又は他の電子決済手段との交換に係る判断に影響を及ぼすと認められるもの（当該電子決済手段等取引業者の行う電子決済手段等取引業の全ての利用者が容易に知り得る状態に置かれている場合を除く。）を適切に管理するために必要な措置

(vii) necessary measures to properly manage material information concerning the electronic payment instruments that the electronic payment instruments service provider handles or intends to handle in relation to its electronic payment instruments services or concerning the electronic payment instruments service provider, which is found to have an impact on a user's decision to purchase or sell an electronic payment instrument, or to exchange it with another electronic payment instrument (excluding if the material information is being made readily accessible to all users of the electronic payment instruments services provided by the electronic payment instruments service provider);

八 電子決済手段等取引業者が、法第六十二条の十九第一項の報告書に添付して金融庁長官に提出した貸借対照表（関連する注記を含む。）及び損益計算書（関連する注記を含む。）を公表する措置

(viii) measures to make public the balance sheet (including related notes) and profit and loss statement (including related notes) that the electronic payment instruments service provider has submitted to the Commissioner of the Financial Services Agency by attaching them to a written report referred to in Article 62-19, paragraph (1) of the Act;

九 電子決済手段等取引業者が、その行う電子決済手段等取引業に関し、電子決済手段の借入れを行う場合には、次に掲げる措置

(ix) if the electronic payment instruments service provider borrows electronic payment instruments in relation to its electronic payment instruments services, the following measures:

イ 電子決済手段等取引業者による電子決済手段の借入れは電子決済手段の管理に該当せず、当該電子決済手段等取引業者が借り入れた電子決済手段は法第六十二条の十四第一項の規定により当該電子決済手段等取引業者の電子決済手段と分別して管理されるものではないことについて、当該相手方が明瞭かつ正確に認識で

きる内容により表示する措置

(a) measures to indicate the fact that the borrowing of electronic payment instruments by the electronic payment instruments service provider does not fall within the scope of management of electronic payment instruments and the electronic payment instruments borrowed by the electronic payment instruments service provider are not managed separately from the electronic payment instruments of the electronic payment instruments service provider pursuant to the provisions of Article 62-14, paragraph (1) of the Act, in a manner that enables the counterparty to clearly and accurately understand these facts;

ロ 電子決済手段の借入れにより電子決済手段等取引業者の負担する債務が当該電子決済手段等取引業者の返済能力に比して過大となり、又はその返済に支障が生じることにより、利用者の保護に欠け、又は電子決済手段等取引業の適正かつ確実な遂行を妨げることとならないよう、当該債務の残高を適切に管理するための体制（電子決済手段の借入れを行ったときは、その都度、相手方の氏名又は名称、借り入れた電子決済手段の種類及び数量並びに返済期限を記録することを含む。）を整備する措置

(b) measures to establish a system for properly managing the outstanding balance of the obligations borne by the electronic payment instruments service provider so as to avoid a situation where the electronic payment instruments service provider would have to bear excessive obligations due to the borrowing of electronic payment instruments as compared to its repayment capacity or face difficulty in repaying those obligations, which would result in weakening the protection of users or hindering proper and reliable provision of the electronic payment instruments services (including a system to require the recording of the name of the counterparty, the type and quantity of the borrowed electronic payment instruments, and the repayment deadline whenever the electronic payment instruments service provider borrows electronic payment instruments).

2 前項の規定によるもののほか、電子決済手段の交換等を行う電子決済手段等取引業者は、次に掲げる措置を講じなければならない。

(2) Beyond what is provided in the preceding paragraph, an electronic payment instruments service provider that conducts the exchange, etc. of electronic payment instruments must take the following measures:

一 電子決済手段等取引業者が取り扱う電子決済手段について、電子決済手段等取引業の利用者が電子決済手段の売買又は他の電子決済手段との交換を行うに際し、次に掲げる事項を明瞭かつ正確に認識できるよう継続的に表示する措置

(i) measures to continuously indicate the following particulars so that the users of the electronic payment instruments services can clearly and accurately recognize these particulars when they purchase and sell an electronic payment instrument or exchange it with another electronic payment

instrument in relation to the electronic payment instruments handled by the electronic payment instruments service provider:

イ 当該電子決済手段等取引業者が利用者からの委託等を受けて電子決済手段の売買又は他の電子決済手段との交換を成立させる場合には、当該委託等に係る電子決済手段についての次に掲げる事項（当該事項がない場合にあっては、その旨）

(a) if the electronic payment instruments service provider purchases and sells an electronic payment instrument or exchanges it with another electronic payment instrument by accepting the entrustment, etc. from a user: the following particulars concerning the electronic payment instruments subject to the entrustment, etc. (if those particulars are not available, that fact):

(1) 当該電子決済手段等取引業者が利用者からの委託等を受けて成立させる当該電子決済手段の売買における最新の約定価格

1. the latest contract price for the purchase and sale of the electronic payment instruments to be effected by the electronic payment instruments service provider by accepting the entrustment, etc. from the user;

(2) 認定資金決済事業者協会又は認定資金決済事業者協会が指定する者が公表する最新の参考価格

2. the latest reference price announced by a certified association for payment service providers or a person designated by a certified association for payment service providers;

ロ 当該電子決済手段等取引業者が相手方となって電子決済手段の売買又は他の電子決済手段との交換を行う場合（イに規定する場合を除く。）には、その電子決済手段についての次に掲げる事項（当該事項がない場合にあっては、その旨）

(b) if the electronic payment instruments service provider becomes the counterparty to the purchase and sale of an electronic payment instrument or exchange with another electronic payment instrument (excluding the case prescribed in (a)): the following particulars concerning the electronic payment instruments (if those particulars are not available, that fact):

(1) 当該電子決済手段等取引業者が提示する当該電子決済手段の購入における最新の価格

1. the latest price for the purchase of the electronic payment instruments that is offered by the electronic payment instruments service provider;

(2) 当該電子決済手段等取引業者が提示する当該電子決済手段の売却における最新の価格

2. the latest price for the sale of the electronic payment instruments that is offered by the electronic payment instruments service provider;

(3) イ（1）に規定する最新の約定価格

3. the latest contract price prescribed in (a), 1.;

(4) イ（2）に規定する最新の参考価格

4. the latest reference price prescribed in (a), 2.;
- 二 電子決済手段等取引業者が、その行う電子決済手段の交換等について電子決済手段等取引業の利用者に複数の取引の方法を提供する場合には、次に掲げる措置
- (ii) if the electronic payment instruments service provider provides multiple transaction methods to the users of the electronic payment instruments services in relation to the exchange, etc. of electronic payment instruments that it conducts, the following particulars:
- イ 利用者の電子決済手段の交換等に係る注文について、電子決済手段の種類ごとに、最良の取引の条件で執行するための方針及び方法を定めて公表し、かつ、実施する措置
- (a) measures to formulate, make public, and implement a policy and method for finalizing orders from a user for the exchange, etc. of electronic payment instruments under the best terms and conditions for each type of electronic payment instruments;
- ロ 利用者からの委託等に係る電子決済手段の売買又は他の電子決済手段との交換の媒介、取次ぎ又は代理をしないで、自己がその相手方となって当該売買又は交換を成立させたときは、その旨並びに当該売買又は交換を行うことがイに規定する方針及び方法に適合する理由についての情報を、速やかに、書面の交付その他の適切な方法により当該利用者に提供する措置
- (b) if the electronic payment instruments service provider has purchased and sold an electronic payment instrument or exchanged it with another electronic payment instrument subject to entrustment, etc. from a user by acting as the counterparty to the transaction, without conducting intermediation, brokerage, or agency services, measures to promptly provide the user with information by delivering documents or any other suitable means regarding that fact and the reason why it is compatible with the policy and method prescribed in (a) to conduct the relevant purchase and sale or exchange;
- ハ 利用者の電子決済手段の交換等に係る注文を執行した日から三月以内に、当該利用者から求められたときは、当該注文の執行がイに規定する方針及び方法に適合する理由並びに当該注文に係る電子決済手段の種類、数量及び売付け、買付け又は他の電子決済手段との交換の別、受注日時、約定日時並びに執行の方法についての情報を、当該利用者から求められた日から二十日以内に、書面の交付その他の適切な方法により当該利用者に提供する措置
- (c) measures to provide a user with information by delivering documents or any other suitable means within 20 days from the day when the user requests information if the user requests information within three months from the day when the electronic payment instruments service provider finalized the order from the user for the exchange, etc. of electronic payment instruments, with regard to the reason why the finalization of the relevant order is compatible with the policy and method prescribed in (a),

as well as the type and quantity of the electronic payment instruments subject to the order, whether the order is for the sale or purchase of an electronic payment instrument or for the exchange with another electronic payment instrument, the date and time of the receipt of the order, the contract date and time, and the method of finalization;

三 電子決済手段等取引業者が、その行う電子決済手段の交換等に伴い、当該電子決済手段等取引業者又はその利害関係人と電子決済手段等取引業の利用者の利益が相反することにより利用者の利益が不当に害されることのないよう、当該電子決済手段等取引業者の行う電子決済手段の交換等に関する情報を適正に管理し、かつ、当該電子決済手段の交換等の実施状況を適切に監視するための体制を整備する措置及びこれに関する方針を定めて、公表する措置

(iii) measures to establish a system for properly managing information concerning the exchange, etc. of electronic payment instruments conducted by the electronic payment instruments service provider and properly supervising the implementation status of the exchange, etc. of electronic payment instruments so that the interests of the users of the electronic payment instruments services are not unjustly prejudiced due to a conflict of interest between the electronic payment instruments service provider or any of its interested parties and the users of the electronic payment instruments services upon the exchange, etc. of electronic payment instruments conducted by the electronic payment instruments service provider, and measures to formulate and make public policies related to that system;

四 電子決済手段等取引業者が、その行う電子決済手段の交換等について、電子決済手段等取引業の利用者の電子決済手段の交換等に係る注文の動向若しくは内容又は電子決済手段の交換等の状況その他の事情に応じ、利用者が金融商品取引法第百八十五条の二十二第一項、第百八十五条の二十三第一項又は第百八十五条の二十四第一項若しくは第二項の規定に違反していないかどうかを審査し、違反する疑いがあると認めるときは当該利用者との間の電子決済手段等取引業に係る取引の停止等を行う措置その他の電子決済手段の交換等に係る不公正な行為の防止を図るために必要な措置

(iv) measures, with regard to the exchange, etc. of electronic payment instruments conducted by the electronic payment instruments service provider, to examine whether a user is not in violation of the provisions of Article 185-22, paragraph (1), Article 185-23, paragraph (1), or Article 185-24, paragraph (1) or (2) of the Financial Instruments and Exchange Act, in accordance with the trends and details of the orders regarding the exchange, etc. of electronic payment instruments placed by the user of the electronic payment instruments services, the situations of the exchange, etc. of electronic payment instruments, or other circumstances, and if the user is suspected of violating these provisions, to suspend transactions regarding the electronic payment instruments services with the relevant user or take

other actions, or other measures necessary for preventing unfair acts in relation to the exchange, etc. of electronic payment instruments.

3 第一項の規定によるもののほか、電子決済手段の管理を行う電子決済手段等取引業者は、次に掲げる方針を定めて公表し、かつ、実施する措置を講じなければならない。

(3) Beyond what is provided in paragraph (1), an electronic payment instruments service provider that manages electronic payment instruments must take measures to formulate, make public, and implement the following policies:

一 電子決済手段を移転するために必要な情報の漏えい、滅失、毀損その他の事由に起因して、法第六十二条の十四第一項の規定により自己の電子決済手段と分別して管理する電子決済手段等取引業の利用者の電子決済手段で当該利用者に対して負担する電子決済手段の管理に関する債務の全部を履行することができない場合における当該債務の履行に関する方針（当該債務を履行するために必要な対応及びそれを実施する時期を含む。）

(i) regarding the electronic payment instruments that the electronic payment instruments service provider manages separately from its own electronic payment instruments under the provisions of Article 62-14, paragraph (1) of the Act, a policy concerning the performance of obligations if the electronic payment instruments service provider is unable to perform all of the obligations in relation to the management of those electronic payment instruments that the electronic payment instruments service provider assumes against its users, as a result of leakage, loss, or damage of information necessary for transferring electronic payment instruments or for other reasons (the policy is to include the actions necessary for performing the relevant obligations and the timing to take those actions);

二 電子決済手段等取引業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っては、その業務に関し電子決済手段等取引業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

(ii) a policy for compensation or any other response to any loss incurred by a person other than users of the electronic payment instruments services in relation to the relevant business if it is found necessary based on the details and methods of the electronic payment instruments services.

4 前三項の規定によるもののほか、電子決済手段等取引業者は、当該電子決済手段等取引業者又はその役員若しくは使用人が次に掲げる行為をすることを防止するために必要な措置を講じなければならない。

(4) Beyond what is provided in the preceding three paragraphs, an electronic payment instruments service provider must take the measures necessary for preventing the electronic payment instruments service provider and its officers or employees from conducting the following acts:

一 利用者が金融商品取引法第八十五条の二十二第一項、第八十五条の二十三第一項又は第八十五条の二十四第一項若しくは第二項の規定に違反する暗号等資産（同法第二条第二十四項第三号の二に規定する暗号等資産をいう。以下この号から

第三号までにおいて同じ。) である電子決済手段の売買又は他の暗号等資産である電子決済手段との交換 (これらの規定に違反する行為に関連して行われるものを含む。) を行うおそれがあることを知りながら、これらの取引又はその受託等をする行為

(i) while knowing that a user is likely to purchase and sell electronic payment instruments that are crypto-and other assets (meaning the crypto-and other assets prescribed in Article 2, paragraph (24), item (iii)-2 of the Financial Instruments and Exchange Act; the same applies below in this item through item (iii)) or conduct an exchange with other electronic payment instruments that are other crypto-and other assets in violation of Article 185-22, paragraph (1), Article 185-23, paragraph (1), or Article 185-24, paragraph (1) or (2) of that Act (including a transaction conducted in relation to an act violating any of these provisions), an act to conduct those transactions or accept their entrustment, etc.;

二 暗号等資産等 (金融商品取引法第百八十五条の二十三第一項に規定する暗号等資産等をいう。以下この号及び次号において同じ。) の相場若しくは相場若しくは取引高に基づいて算出した数値を変動させ、又は取引高を増加させる目的をもって、当該暗号等資産等に係る暗号等資産である電子決済手段の売買若しくは他の暗号等資産である電子決済手段との交換又はこれらの申込み若しくは委託等をする行為

(ii) an act to purchase and sell electronic payment instruments that are crypto-and other assets relating to crypto-and other assets, etc. (meaning the crypto-and other assets, etc. prescribed in Article 185-23, paragraph (1) of the Financial Instruments and Exchange Act; the same applies below in this item and the following item) or conduct an exchange with other electronic payment instruments that are other crypto-and other assets, or make an offer to carry out these procedures or accept their entrustment, etc., for the purpose of causing fluctuations in the quotations of the relevant crypto-and other assets, etc. or the figures calculated based on their quotations or transaction volumes, or for the purpose of increasing their transaction volumes;

三 暗号等資産等の相場若しくは相場若しくは取引高に基づいて算出した数値を変動させ、又は取引高を増加させることにより実勢を反映しない作為的なものとなることを知りながら、当該暗号等資産等に係る暗号等資産である電子決済手段の売買又は他の暗号等資産である電子決済手段との交換の受託等をする行為

(iii) an act to accept entrustment, etc. of the purchase and sale of electronic payment instruments that are crypto-and other assets relating to the relevant crypto-and other assets, etc. or of the exchange with other electronic payment instruments that are other crypto-and other assets, while knowing that it will result in manipulative quotations not reflecting the actual market by causing fluctuations in the quotations of crypto-and other assets, etc. or the figures calculated based on their quotations or transaction volumes, or by

increasing their transaction volumes;

四 自己又は第三者の利益を図ることを目的として、その取り扱う若しくは取り扱おうとする電子決済手段又は当該電子決済手段等取引業者に関する重要な情報であつて、利用者の電子決済手段の売買又は他の電子決済手段との交換に係る判断に影響を及ぼすと認められるもの（当該電子決済手段等取引業者の行う電子決済手段等取引業の全ての利用者が容易に知り得る状態に置かれている場合を除く。）を、第三者に対して伝達し、又は利用する行為（当該電子決済手段等取引業者の行う電子決済手段等取引業の適正かつ確実な遂行に必要なものを除く。）

(iv) an act to transmit to a third party or utilize material information concerning the electronic payment instruments that the electronic payment instruments service provider handles or intends to handle or concerning the electronic payment instruments service provider, which is found to have an impact on users' decisions on the purchase and sale of an electronic payment instrument or the exchange with another electronic payment instrument (excluding if that material information is being made readily accessible to all users of the electronic payment instruments services provided by the electronic payment instruments service provider), for personal gain or for a profit for the third party (excluding acts that are necessary for proper and reliable provision of the electronic payment instruments services provided by the electronic payment instruments service provider);

五 利用者から電子決済手段の売買又は他の電子決済手段との交換の委託等を受け、当該委託等に係る売買又は交換を成立させる前に、自己又は第三者の利益を図ることを目的として、当該委託等に係る売買の価格若しくは交換の数量と同一又はそれよりも有利な価格若しくは数量で電子決済手段の売買又は他の電子決済手段との交換をする行為

(v) while having accepted entrustment, etc. from a user for the purchase and sale of an electronic payment instrument or the exchange with another electronic payment instrument, an act to conduct any purchase and sale of an electronic payment instrument or exchange with another electronic payment instrument at a price or volume equivalent to or more favorable than the price of the purchase and sale or the volume of the exchange subject to the entrustment, etc. before the effectuation of the purchase and sale or the exchange subject to the entrustment, etc., for personal gain or for a profit for the third party;

六 前各号に掲げるもののほか、認定資金決済事業者協会の定款その他の規則（利用者の保護又は電子決済手段等取引業の適正かつ確実な遂行に関するものに限り、認定資金決済事業者協会に加入しない法人にあつては、これに準ずる内容の社内規則）に違反する行為であつて、利用者の保護に欠け、又は電子決済手段等取引業の適正かつ確実な遂行に支障を及ぼすおそれがあるもの

(vi) beyond what is stated in the preceding items, any act that is in violation of the articles of incorporation or other rules of a certified association for

payment service providers (limited to rules concerning the protection of users or the proper and reliable provision of electronic payment instruments services, and for a corporation that has not joined a certified association for payment service providers, its internal rules equivalent to those rules) and that is likely to weaken the protection of users or hinder proper and reliable provision of electronic payment instruments services.

(社内規則等)

(Internal Rules)

第三十一条 電子決済手段等取引業者は、その行う電子決済手段等取引業の業務の内容及び方法に応じ、電子決済手段等取引業の利用者の保護を図り、及び電子決済手段等取引業の適正かつ確実な遂行を確保するための措置（当該電子決済手段等取引業者が講ずる法第六十二条の十六第一項に定める措置の内容の説明及び犯罪を防止するための措置を含む。）に関する社内規則等を定めるとともに、従業者に対する研修、委託先に対する指導その他の当該社内規則等に基づいて業務が運営されるための十分な体制を整備しなければならない。

Article 31 An electronic payment instruments service provider must prescribe internal rules, etc. concerning the measures to ensure that users of the electronic payment instruments services are protected and that the electronic payment instruments services are provided properly and reliably (including explanations of the details of the measures taken by the electronic payment instruments service provider as specified in Article 62-16, paragraph (1) of the Act and the measures to prevent crimes), in accordance with the details and methods of the business of the provider's electronic payment instruments services, and establish a system for providing training to employees, a system for providing guidance to the person to whom business is entrusted, and other systems sufficient to ensure that the business is operated based on those internal rules, etc.

(電子決済手段信用取引に関する特則)

(Special Provisions for Electronic Payment Instruments Margin Transactions)

第三十二条 電子決済手段等取引業者は、電子決済手段等取引業の利用者（電子決済手段等取引業者等を除く。以下この項から第四項までにおいて同じ。）との間で電子決済手段信用取引を行うときは、あらかじめ、当該利用者に対し、書面の交付その他の適切な方法により、第二十九条第一項から第三項までの規定によるもののほか、次に掲げる事項についての情報を提供しなければならない。

Article 32 (1) When conducting electronic payment instruments margin transactions with a user of the electronic payment instruments services (excluding an electronic payment instruments service provider, etc.; the same applies below in this paragraph through paragraph (4)), an electronic payment instruments service provider must provide the user, in advance, with

information about the following particulars, in addition to the information under the provisions of Article 29, paragraphs (1) through (3), by delivering documents or any other suitable means:

一 当該電子決済手段信用取引について利用者が預託すべき保証金の額及びその計算方法並びに利用者が当該保証金を預託し、及びその返還を受ける方法

(i) the amount of security deposit to be deposited by the user for the electronic payment instruments margin transactions and the method of calculation of that amount, as well as the way for the user to deposit the security deposit and the way that security deposit is returned to them;

二 当該電子決済手段信用取引に関する損失の額が前号の保証金の額を上回ることとなるおそれがあるときは、その旨及びその理由

(ii) if there is a risk that the amount of loss relating to the electronic payment instruments margin transactions may exceed the amount of security deposit stated in the preceding item, that fact and the reasons for the risk;

三 当該電子決済手段信用取引の信用供与に係る債務の額、弁済の期限及び決済の方法

(iii) the amount of obligations for the credit granted for the electronic payment instruments margin transactions, the due date for the payment, and the method of settlement;

四 その他当該電子決済手段信用取引の内容に関し参考となると認められる事項

(iv) other particulars found to serve as reference with regard to the details of the electronic payment instruments margin transactions.

2 電子決済手段等取引業者は、電子決済手段等取引業の利用者との間で電子決済手段信用取引を継続的に又は反復して行うことを内容とする契約を締結するときは、あらかじめ、当該利用者に対し、書面の交付その他の適切な方法により、第二十九条第五項の規定によるもののほか、次に掲げる事項についての情報を提供しなければならない。

(2) If an electronic payment instruments service provider concludes a contract with a user of the electronic payment instruments services under which the two parties conduct electronic payment instruments margin transactions on an ongoing or recurring basis, the electronic payment instruments service provider must provide the user, in advance, with information about the following particulars, in addition to the information under the provisions of Article 29, paragraph (5), by delivering documents or any other suitable means:

一 前項第一号から第三号までに掲げる事項

(i) the particulars stated in items (i) through (iii) of the preceding paragraph;

二 その他当該契約の内容に関し参考となると認められる事項

(ii) other particulars found to be relevant to the terms and conditions of the contract.

3 電子決済手段等取引業者は、電子決済手段等取引業の利用者から電子決済手段信用取引の保証金を受領したときは、遅滞なく、当該利用者に対し、書面の交付その他の

適切な方法により、第二十九条第七項の規定によるもののほか、次に掲げる事項についての情報を提供しなければならない。

(3) If an electronic payment instruments service provider has received a security deposit for electronic payment instruments margin transactions from a user of the electronic payment instruments services, the electronic payment instruments service provider must provide the user, without delay, with information about the following particulars, beyond the information under the provisions of Article 29, paragraph (7), by delivering documents or any other suitable means:

一 当該利用者から受領したものが電子決済手段信用取引の保証金である旨

(i) the fact that the money received from the user is a security deposit for electronic payment instruments margin transactions;

二 当該保証金に係る電子決済手段信用取引の種類及び電子決済手段信用取引の対象とする電子決済手段の種類

(ii) the types of electronic payment instruments margin transactions to which the security deposit is linked and the types of electronic payment instruments which are part of electronic payment instruments margin transactions.

4 電子決済手段等取引業者は、電子決済手段等取引業の利用者との間で電子決済手段信用取引を継続的に又は反復して行うときは、三月を超えない期間ごとに、当該利用者に対し、書面の交付その他の適切な方法により、第二十九条第八項の規定によるもののほか、当該電子決済手段信用取引の未決済勘定明細及び評価損益についての情報を提供しなければならない。

(4) If an electronic payment instruments service provider conducts electronic payment instruments margin transactions with a user of the electronic payment instruments services on an ongoing or recurring basis, the electronic payment instruments service provider must provide the user with a description of the unsettled account and the loss or gain on valuation of the electronic payment instruments margin transactions, in addition to the information under the provisions of Article 29, paragraph (8), for each period not exceeding three months, by delivering documents or any other suitable means.

5 電子決済手段等取引業者は、電子決済手段信用取引を行う場合には、次に掲げる措置を講じなければならない。

(5) When conducting electronic payment instruments margin transactions, an electronic payment instruments service provider must take the following measures:

一 電子決済手段等取引業の利用者（個人に限る。第三号において同じ。）の電子決済手段信用取引の保証金の額が、当該利用者が行おうとし、又は行う電子決済手段信用取引の額に百分の五十を乗じて得た額に不足する場合に、当該利用者による不足額を預託させることなく、当該電子決済手段信用取引を行い、又は当該電子決済手段信用取引の信用供与を継続することのないようにするために必要な措置

(i) if the amount of security deposit for electronic payment instruments margin transactions deposited by a user (limited to an individual; the same applies in item (iii)) of the electronic payment instruments services falls short of the amount obtained by multiplying the amount of electronic payment instruments margin transactions that the user intends to conduct or is conducting by 50 percent, necessary measures to ensure that the electronic payment instruments service provider will not conduct the electronic payment instruments margin transactions or continue to grant credit for the electronic payment instruments margin transactions without having the user deposit the amount of that shortfall;

二 電子決済手段等取引業の利用者（個人を除く。）の電子決済手段信用取引の保証金の額が、当該利用者が行おうとし、又は行う電子決済手段信用取引の額に当該電子決済手段信用取引の対象となる電子決済手段又は電子決済手段の組合せの電子決済手段リスク想定比率（これらの電子決済手段に係る相場の変動により発生し得る危険に相当する額の元本の額に対する比率として金融庁長官が定める方法により算出した比率をいう。以下この号において同じ。）を乗じて得た額（電子決済手段リスク想定比率を用いない電子決済手段等取引業者にあっては、当該電子決済手段信用取引の額に百分の五十を乗じて得た額）に不足する場合に、当該利用者にその不足額を預託させることなく、当該電子決済手段信用取引を行い、又は当該電子決済手段信用取引の信用供与を継続することのないようにするために必要な措置

(ii) when the amount of security deposit for electronic payment instruments margin transactions deposited by a user (excluding an individual) of the electronic payment instruments services falls short of the amount obtained by multiplying the amount of electronic payment instruments margin transactions that the user intends to conduct or is conducting by the assumed electronic payment instruments risk ratio (meaning the ratio calculated in accordance with the method designated by the Commissioner of the Financial Services Agency as the ratio of the amount equivalent to a risk that may arise due to fluctuations in the quotations of those electronic payment instruments against the amount of principal; the same applies below in this item) for the electronic payment instruments or the combination of electronic payment instruments that are part of the electronic payment instruments margin transactions (for an electronic payment instruments service provider that does not use the assumed electronic payment instruments risk ratio, the amount obtained by multiplying the amount of the electronic payment instruments margin transactions by 50 percent), necessary measures to ensure that the electronic payment instruments service provider will not conduct the electronic payment instruments margin transactions or continue to grant credit for the electronic payment instruments margin transactions without having the user deposit the amount of that shortfall;

三 電子決済手段等取引業の利用者がその計算において行った電子決済手段信用取引を決済した場合に当該利用者に生ずることとなる損失の額が、当該利用者との間であらかじめ約した計算方法により算出される額に達する場合に行うこととする電子決済手段信用取引の決済（以下この号において「ロスカット取引」という。）を行うための十分な管理体制を整備するとともに、当該場合にロスカット取引を行う措置

(iii) measures to establish a sufficient management system for conducting settlement procedures for electronic payment instruments margin transactions to be performed when the amount of losses that a user of electronic payment instruments services would incur if the user settled the electronic payment instruments margin transactions conducted on the user's own account reaches the amount calculated by the method of calculation agreed on with the user in advance (those procedures are referred to below as a "loss-cutting transaction" in this item), and to conduct a loss-cutting transaction in that case;

四 前三号に掲げるもののほか、その行う電子決済手段信用取引について、当該電子決済手段信用取引の内容その他の事情に応じ、電子決済手段信用取引に係る業務の利用者の保護を図り、及び当該業務の適正かつ確実な遂行を確保するために必要な体制を整備する措置

(iv) beyond what is stated in the preceding three items, in relation to the electronic payment instruments margin transactions which the electronic payment instruments service provider conducts, measures to establish the systems necessary for protecting the users of the business related to the electronic payment instruments margin transactions and ensuring proper and reliable operation of the relevant business in accordance with the details of the electronic payment instruments margin transactions and other circumstances.

6 第一項、第三項及び前項に規定する保証金は、電子決済手段をもって充てることができる。この場合において、第一項第一号中「並びに」とあるのは、「、当該保証金に充当することができる電子決済手段の種類並びに数量、充当価格及びこれらの計算方法並びに」とする。

(6) The security deposit prescribed in paragraphs (1) and (3) and the preceding paragraph may be made by using electronic payment instruments. In this case, the phrase "as well as" in paragraph (1), item (i) is deemed to be replaced with ", the type and quantity of electronic payment instruments which may be appropriated to the security deposit, the amount which may be appropriated, and the method of calculations of these, as well as".

7 電子決済手段等取引業者が預託を受けるべき電子決済手段信用取引の保証金の全部又は一部が前項の規定により電子決済手段をもって代用される場合におけるその代用価格は、認定資金決済事業者協会の規則（金融庁長官の指定するものに限る。）に定める額とする。

(7) The collateral value of electronic payment instruments if all or part of the security deposit for electronic payment instruments margin transactions to be received by an electronic payment instruments service provider is substituted with electronic payment instruments under the provisions of the preceding paragraph is an amount specified by the rules of a certified association for payment service providers (limited to the rules designated by the Commissioner of the Financial Services Agency).

(金銭等の預託の禁止の適用除外)

(Exemptions from the Prohibition on Depositing Money)

第三十三条 法第六十二条の十三ただし書に規定する内閣府令で定める場合は、次の各号に掲げる場合の区分に応じ、当該各号に定める場合とする。

Article 33 (1) The cases specified by Cabinet Office Order as prescribed in the proviso to Article 62-13 of the Act are the cases specified in the following items in accordance with the category of cases stated in each of those items:

一 電子決済手段の交換等を行う場合 当該電子決済手段の交換等に関して利用者から金銭の預託を受ける場合であって、当該金銭を信託会社等への金銭信託（以下「利用者区分管理金銭信託」という。）により自己の固有財産と区分して管理するとき。

(i) when conducting the exchange, etc. of electronic payment instruments: if the electronic payment instruments service provider receives a deposit of money from a user in relation to the exchange, etc. of electronic payment instruments and the electronic payment instruments service provider manages that money separately from its own properties through a money trust created with a trust company, etc. (referred to below as a "segregated user management money trust");

二 法第二条第十項第四号に掲げる行為を行う場合 次に掲げる場合

(ii) if the electronic payment instruments service provider conducts the act stated in Article 2, paragraph (10), item (iv) of the Act: the following cases:

イ 銀行等が業として行う場合

(a) if a deposit-taking institution, etc. conducts the relevant act on a regular basis;

ロ 信託会社等が信託業法第二条第一項に規定する信託業として行う場合

(b) if a trust company, etc. conducts the relevant act as the trust business prescribed in Article 2, paragraph (1) of the Trust Business Act;

ハ 資金移動業者が資金移動業として行う場合

(c) if a funds transfer service provider conducts the relevant act as the funds transfer services;

ニ 当該行為に係る業務に関して利用者から金銭の預託を受けた後直ちに、当該金銭を自己の固有財産と区分して管理し、かつ、法第二条第十項第四号の資金移動業者に移動させる場合

- (d) if the electronic payment instruments service provider starts managing the money deposited by a user for the business related to the relevant act separately from its own properties immediately after the provider receives the deposit and transfers the money to the funds transfer service provider referred to in Article 2, paragraph (10), item (iv) of the Act.
- 2 利用者区分管理金銭信託に係る契約は、次に掲げる要件の全てを満たすものでなければならない。
- (2) A contract regarding a segregated user management money trust must satisfy all of the following requirements:
- 一 電子決済手段等取引業者を委託者とし、信託会社等を受託者とし、かつ、当該電子決済手段等取引業者の行う電子決済手段等取引業に係る取引に係る利用者を元本の受益者とすること。
- (i) the electronic payment instruments service provider is the settlor, a trust company, etc. is the trustee, and a user involved in the transactions regarding the electronic payment instruments services provided by the electronic payment instruments service provider is the beneficiary of the principal;
- 二 受益者代理人を選任し、当該受益者代理人のうち少なくとも一の者は、弁護士、弁護士法人、弁護士・外国法事務弁護士共同法人、公認会計士（公認会計士法（昭和二十三年法律第百三号）第十六条の二第五項に規定する外国公認会計士を含む。以下同じ。）、監査法人、税理士、税理士法人又は金融庁長官の指定する者（以下「弁護士等」という。）をもって充てられるものであること。
- (ii) agents for the beneficiaries are appointed, and at least one of those agents for the beneficiaries is an attorney, a legal professional corporation, a lawyer and registered foreign lawyer joint corporation, a certified public accountant (including a foreign certified public accountant prescribed in Article 16-2, paragraph (5) of the Certified Public Accountants Act (Act No. 103 of 1948); the same applies below), an audit corporation, a certified public tax accountant, a tax accountancy corporation, or a person designated by the Commissioner of the Financial Services Agency (referred to below as an "attorney, etc.");
- 三 複数の利用者区分管理金銭信託を行う場合には、当該複数の利用者区分管理金銭信託について同一の受益者代理人を選任するものであること。
- (iii) if multiple segregated user management money trusts are carried out, the same agent for the beneficiaries is to be appointed for those multiple segregated user management money trusts;
- 四 電子決済手段等取引業者が次に掲げる要件に該当することとなった場合には、弁護士等である受益者代理人のみがその権限を行使するものであること（当該受益者代理人が、他の受益者代理人が権限を行使することを認める場合を除く。）。
- (iv) if the electronic payment instruments service provider has come to fall under any of the following requirements, only the agent for the beneficiaries

who is an attorney, etc. exercises its authority (excluding if the relevant agent for the beneficiaries accepts the exercise of the authority by another agent for the beneficiaries):

イ 法第六十二条の二十二第一項又は第二項の規定により法第六十二条の三の登録を取り消されたとき。

(a) when the registration referred to in Article 62-3 of the Act of the electronic payment instruments service provider has been revoked under the provisions of Article 62-22, paragraph (1) or (2) of the Act;

ロ 破産手続開始、再生手続開始、更生手続開始又は特別清算開始の申立てを行ったとき（外国電子決済手段等取引業者にあつては、国内において破産手続開始、再生手続開始、更生手続開始若しくは特別清算開始の申立てを行ったとき、又は本店の所在する国において当該国の法令に基づき同種類の申立てを行ったとき。）。

(b) when the electronic payment instruments service provider has filed a petition for commencement of bankruptcy proceedings, rehabilitation proceedings, reorganization proceedings, or special liquidation (for a foreign electronic payment instruments service provider, when it has filed a petition for commencement of bankruptcy proceedings, rehabilitation proceedings, reorganization proceedings, or special liquidation in Japan or has filed the same type of petition in the state where its head office is located pursuant to the laws and regulations of that state);

ハ 電子決済手段等取引業の全部の廃止（外国電子決済手段等取引業者にあつては、国内に設けた全ての営業所における電子決済手段等取引業の廃止。ハにおいて同じ。）若しくは解散（外国電子決済手段等取引業者にあつては、国内に設けた営業所の清算の開始。ハにおいて同じ。）をしたとき、又は法第六十二条の二十五第三項の規定による電子決済手段等取引業の全部の廃止若しくは解散の公告をしたとき。

(c) if the electronic payment instruments service provider has discontinued all of the electronic payment instruments services (for a foreign electronic payment instruments service provider, when it has discontinued the electronic payment instruments services at all business offices it established in Japan; the same applies below in (c)), or has dissolved (for a foreign electronic payment instruments service provider, when it has commenced liquidation of the business offices it established in Japan; the same applies below in (c)), or when the electronic payment instruments service provider has given a public notice of discontinuation of all of the electronic payment instruments services or dissolution under the provisions of Article 62-25, paragraph (3) of the Act;

ニ 法第六十二条の二十二第一項の規定による電子決済手段等取引業の全部又は一部の停止の命令を受けたとき。

(d) if the electronic payment instruments service provider has received an

order to suspend all or part of the electronic payment instruments services under the provisions of Article 62-22, paragraph (1) of the Act;

五 利用者区分管理金銭信託が信託業務を営む金融機関への金銭信託で元本の補填の契約があるものである場合を除き、信託財産に属する金銭の運用が金融商品取引業等に関する内閣府令（平成十九年内閣府令第五十二号）第百四十一条の二第一項第五号に規定する方法に準ずる方法に限られるものであること。

(v) except when the segregated user management money trust is a money trust created with a financial institution engaging in trust business with a contractual agreement on principal protection, the investment of money belonging to the trust property is made only by methods equivalent to the methods prescribed in Article 141-2, paragraph (1), item (v) of the Cabinet Office Order on Financial Instruments Business (Cabinet Office Order No. 52 of 2007);

六 信託財産の元本の評価額が利用者区分管理必要額（個別利用者区分管理金額（電子決済手段等取引業者の行う電子決済手段等取引業に関し管理する利用者の金銭を当該利用者ごとに算定した額をいう。第十四号及び次項において同じ。）の合計額をいう。以下この条において同じ。）に満たない場合には、満たないこととなった日の翌日から起算して二営業日以内に、電子決済手段等取引業者によりその不足額が解消されるものであること。

(vi) if the appraised value of the principal of the trust property is less than the required amount of segregated user management (meaning the total of the individual amounts of segregated user management (meaning the amounts of the users' money that the electronic payment instruments service provider manages in relation to its electronic payment instruments services, as calculated for each user; the same applies in item (xiv) and the following paragraph); the same applies below in this Article), money in an amount equivalent to the shortfall amount is added to the trust property by the electronic payment instruments service provider within two business days counting from the day immediately after the day on which the shortfall takes place;

七 電子決済手段等取引業者が信託財産の元本の評価額をその時価により算定するものであること（利用者区分管理金銭信託が信託業務を営む金融機関への金銭信託で元本の補填の契約があるものである場合を除く。）。

(vii) the electronic payment instruments service provider calculates the appraised value of principal of the trust property based on the market value of that trust property (excluding if the segregated user management money trust is a money trust created with a financial institution engaged in trust business with a contractual agreement on principal protection);

八 利用者区分管理金銭信託が信託業務を営む金融機関への金銭信託で元本の補填の契約があるものである場合には、その信託財産の元本の評価額を当該金銭信託の元本額とするものであること。

- (viii) if the segregated user management money trust is a money trust created with a financial institution engaged in trust business with a contractual agreement on principal protection, the appraised value of the principal of the included trust property is used as the amount of the principal of the money trust;
- 九 次に掲げる場合以外の場合には、利用者区分管理金銭信託に係る契約の全部又は一部の解約を行うことができないものであること。
- (ix) in cases other than the following cases, all or part of the contract regarding a segregated user management money trust may not be terminated:
- イ 信託財産の元本の評価額が利用者区分管理必要額を超過する場合において、その超過額の範囲内で利用者区分管理金銭信託に係る契約の全部又は一部の解約を行うとき。
- (a) if the appraised value of the principal of the trust property exceeds the required amount of segregated user management and when intending to terminate all or part of the contract regarding the segregated user management money trust to the extent of that excess amount;
- ロ 他の利用者区分管理金銭信託に係る信託財産として信託することを目的として利用者区分管理金銭信託に係る契約の全部又は一部の解約を行う場合
- (b) if the electronic payment instruments service provider intends to terminate all or part of the contract regarding the segregated user management money trust for the purpose of entrusting it as a trust property regarding another segregated user management money trust;
- 十 前号イ又はロに掲げる場合に行う利用者区分管理金銭信託に係る契約の全部又は一部の解約に係る信託財産を委託者に帰属させるものであること。
- (x) the trust property related to the termination of all or part of the contract regarding the segregated user management money trust effected in the case stated in (a) or (b) of the preceding item is to be vested in the settlor;
- 十一 電子決済手段等取引業者が第四号イからニまでのいずれかに該当することとなった場合には、弁護士等である受益者代理人が特に必要と認める場合を除き、当該電子決済手段等取引業者が受託者に対して信託財産の運用の指図を行うことができないものであること。
- (xi) if the electronic payment instruments service provider has come to fall under any of the sub-items (a) through (d) of item (iv), the electronic payment instruments service provider may not give the trustee any investment instruction on the trust property, unless doing so is otherwise specifically found to be necessary by an agent for the beneficiaries who is an attorney, etc.;
- 十二 弁護士等である受益者代理人が必要と判断した場合には、利用者の受益権が当該受益者代理人により全ての利用者について一括して行使されるものであること。
- (xii) if an agent for the beneficiaries who is an attorney, etc. finds it necessary, users' beneficial interests are exercised collectively for all users by the

relevant agent for the beneficiaries;

十三 利用者の受益権が弁護士等である受益者代理人により一括して行使された場合には、当該受益権に係る信託契約を終了することができるものであること。

(xiii) if the users' beneficial interests have been exercised collectively by an agent for the beneficiaries who is an attorney, etc., the trust agreement regarding the beneficial interests may be ended;

十四 利用者が受益権を行使する場合にそれぞれの利用者に支払われる金額が、当該受益権の行使の日における元本換価額（利用者区分管理金銭信託に係る信託財産の元本を換価して得られる額（利用者区分管理金銭信託が信託業務を営む金融機関への金銭信託で元本の補填の契約があるものである場合には、元本額）をいう。次号において同じ。）に、当該日における利用者区分管理必要額に対する当該利用者に係る個別利用者区分管理金額の割合を乗じて得た額（当該額が当該個別利用者区分管理金額を超える場合には、当該個別利用者区分管理金額）とされていること。

(xiv) the amount to be paid to each user if a user exercises the beneficial interest is to be the amount obtained by multiplying the realized amount of principal (meaning the amount obtained by realizing the principal of the trust property under the segregated user management money trust (or the amount of principal if the segregated user management money trust is a money trust created with a financial institution engaged in trust business with a contractual agreement on principal protection); the same applies in the following item) as of the day of the exercise of the beneficial interest by the ratio of the individual amount of segregated user management related to that user to the required amount of segregated user management as of that date (if the amount thus obtained exceeds the individual amount of segregated user management, the individual amount of segregated user management);

十五 利用者が受益権を行使する日における元本換価額が利用者区分管理必要額を超過する場合には、当該超過額は委託者に帰属するものであること。

(xv) if the realized amount of principal as of the day on which a user exercises the beneficial interest exceeds the required amount of segregated user management, that excess amount is to be vested in the settlor.

3 電子決済手段等取引業者は、個別利用者区分管理金額及び利用者区分管理必要額を毎営業日算定しなければならない。

(3) An electronic payment instruments service provider must calculate the individual amounts of segregated user management and the required amount of segregated user management every business day.

4 第一項第一号の規定による金銭の管理は、その管理の状況について、第三十九条の規定に準じて監査（以下「金銭分別管理監査」という。）を受けるものでなければならない。

(4) The status of the management of money under the provisions of paragraph (1), item (i) is to be subject to an audit in accordance with the provisions of Article

39 (referred to below as an "audit of separate management of money").

(電子決済手段等取引業者と密接な関係を有する者から除かれる者)

(Persons Excluded from Those Being Closely Related to Electronic Payment Instruments Service Providers)

第三十四条 令第十九条の七第一項各号列記以外の部分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 34 The persons specified by Cabinet Office Order as prescribed in the portions other than those listed in the items of Article 19-7, paragraph (1) of the Order are as follows:

一 信託業法第二条第二項に規定する信託会社及び同条第六項に規定する外国信託会社

(i) a trust company prescribed in Article 2, paragraph (2) of the Trust Business Act and a foreign trust company prescribed in paragraph (6) of that Article;

二 資金移動業者

(ii) a funds transfer service provider.

(親会社等となる者)

(Persons Falling Under the Category of Parent Companies)

第三十五条 令第十九条の七第四項に規定する内閣府令で定めるものは、次に掲げる会社等（同項に規定する会社等をいう。以下同じ。）とする。ただし、財務上又は営業上若しくは事業上の関係からみて他の会社等の意思決定機関（同項に規定する意思決定機関をいう。第二号ホにおいて同じ。）を支配していないことが明らかであると認められるときは、この限りでない。

Article 35 (1) The companies specified by Cabinet Office Order as prescribed in Article 19-7, paragraph (4) of the Order are the following companies, etc.

(meaning the companies, etc. prescribed in that paragraph; the same applies below); provided, however, that this does not apply when it is clearly found that a company does not have control over the decision-making body (meaning the decision-making body prescribed in that paragraph; the same applies in item (ii), (e)) of another company, etc., based on the financial, operational, or business relationship with the company:

一 他の会社等（破産手続開始の決定、再生手続開始の決定又は更生手続開始の決定を受けた他の会社等その他これらに準ずる他の会社等であって、有効な支配従属関係が存在しないと認められるものを除く。以下この項において同じ。）の議決権の過半数を自己の計算において保有している会社等

(i) a company, etc. which, on its own account, holds the majority of voting rights in another company, etc. (excluding another company, etc. which has been subject to an order of commencement of bankruptcy proceedings, an order of commencement of rehabilitation proceedings, or an order of commencement of reorganization proceedings, or any other company, etc.

equivalent to that company, regarding which it is found that there is no effective parent-subsiary relationship; the same applies below in this paragraph);

二 他の会社等の議決権の百分の四十以上、百分の五十以下を自己の計算において保有している会社等であつて、次に掲げるいずれかの要件に該当するもの

(ii) a company, etc. which, on its own account, holds 40 percent or more but 50 percent or less of the voting rights in another company, etc., and which falls under any of the following requirements:

イ 当該会社等が自己の計算において保有している議決権と当該会社等と出資、人事、資金、技術、取引等において緊密な関係があることにより当該会社等の意思と同一の内容の議決権を行使すると認められる者及び当該会社等の意思と同一の内容の議決権を行使することに同意している者が保有している議決権とを合わせて、当該他の会社等の議決権の過半数を占めていること。

(a) the voting rights held by the company, etc. on its own account and the voting rights held by any person that is likely to exercise their voting rights in concert with the intention of the company, etc. due to being closely related to the company, etc. in terms of equity, personnel affairs, funding, technology, business transactions, etc., and by any person that has consented to exercising their voting rights in concert with the intention of the company, etc. constitute a majority of the voting rights in that other company, etc.;

ロ 当該会社等の役員若しくは使用人である者又はこれらであつた者であつて当該会社等が当該他の会社等の財務及び営業又は事業の方針の決定に関して影響を与えることができるものが、当該他の会社等の取締役会その他これに準ずる機関の構成員の過半数を占めていること。

(b) the company, etc. is able to have an influence on decisions of that other company, etc. with regard to its financial policies and operational or business policies, and present or former officers or employees of the company, etc. constitute a majority of the members of the board of directors or any other equivalent organ of that other company, etc.;

ハ 当該会社等と当該他の会社等との間に当該他の会社等の重要な財務及び営業又は事業の方針の決定を支配する契約等が存在すること。

(c) there exists a contract, etc. concluded between the company, etc. and that other company, etc. which provides for control over decisions of that other company, etc. with regard to its important financial policies and operational or business policies;

ニ 当該他の会社等の資金調達額（貸借対照表の負債の部に計上されているものに限る。ニにおいて同じ。）の総額の過半について当該会社等が融資（債務の保証及び担保の提供を含む。ニ及び次条第二号ロにおいて同じ。）を行っていること（当該会社等と出資、人事、資金、技術、取引等において緊密な関係のある者が行う融資の額を合わせて資金調達額の総額の過半となる場合を含む。）。

(d) the company, etc. has provided financing (including the provision of a guarantee of obligation and the provision of securities; the same applies in (d) and item (ii), (b) of the following Article) for more than half of the total amount of funds procured by that other company, etc. (limited to the amount recorded in the liabilities section of the balance sheet; the same applies in (d)) (including if the amount financed by the company, etc., and the amount financed by a person being closely related to the company, etc. in terms of equity, personnel affairs, funding, technology, business transactions, etc. constitutes more than half of the total amount of the funds procured);

ホ その他当該会社等が当該他の会社等の意思決定機関を支配していることが推測される事実が存在すること。

(e) there exists any other fact implying that the company, etc. controls the decision-making body of that other company, etc.;

三 会社等が自己の計算において保有している議決権と当該会社等と出資、人事、資金、技術、取引等において緊密な関係があることにより当該会社等の意思と同一の内容の議決権を行使すると認められる者及び当該会社等の意思と同一の内容の議決権を行使することに同意している者が保有している議決権とを合わせて、他の会社等の議決権の過半数を占めている場合（当該会社等が自己の計算において議決権を保有していない場合を含む。）における当該会社等であって、前号ロからホまでに掲げるいずれかの要件に該当するもの

(iii) a company, etc. which falls under any of the requirements stated in (b) through (e) of the preceding item, if the voting rights held by the company, etc. on its own account and the voting rights held by any person that is likely to exercise their voting rights in concert with the intention of the company, etc. due to being closely related to the company, etc. in terms of equity, personnel affairs, funding, technology, business transactions, etc., and by any person that has consented to exercising their voting rights in concert with the intention of the company, etc. constitute a majority of the voting rights in another company, etc. (including if the company, etc. does not hold voting rights on its own account).

2 特別目的会社（資産の流動化に関する法律（平成十年法律第百五号）第二条第三項に規定する特定目的会社又は事業内容の変更が制限されているこれと同様の事業を行う事業体をいう。）については、適正な価額で譲り受けた資産から生ずる収益を当該特別目的会社が発行する証券の所有者（同条第十二項に規定する特定借入れに係る債権者を含む。）に享受させることを目的として設立されており、当該特別目的会社の事業がその目的に従って適切に遂行されているときは、当該特別目的会社に資産を譲渡した会社等（以下この項において「譲渡会社等」という。）から独立しているものと認め、前項の規定にかかわらず、譲渡会社等の子会社等（令第十九条の七第四項に規定する子会社等をいう。次条において同じ。）に該当しないものと推定する。

(2) Notwithstanding the provisions of the preceding paragraph, regarding a

special purpose company (meaning the specific purpose company prescribed in Article 2, paragraph (3) of the Act on Securitization of Assets (Act No. 105 of 1998) or an entity conducting an equivalent type of business with a restriction on the change of business details), when the purpose of its incorporation is to have the owners of the securities it issues (including the creditors of a specific borrowing prescribed in paragraph (12) in that Article) enjoy the profit generated from assets that the special purpose company has acquired at a fair value, and when its business is properly carried out in line with that purpose, the relevant special purpose company is regarded as being independent of any company, etc. which transferred assets to it (referred to below as a "transferor company, etc." in this paragraph), and is presumed not to fall under the category of a subsidiary company, etc. (meaning the subsidiary company, etc. prescribed in Article 19-7, paragraph (4) of the Order; the same applies in the following Article) of the transferor company, etc.

(関連会社等となる者)

(Persons Classed as Affiliated Companies)

第三十六条 令第十九条の七第五項に規定する内閣府令で定めるものは、次に掲げる会社等とする。ただし、財務上又は営業上若しくは事業上の関係からみて会社等（当該会社等の子会社等を含む。）が子会社等以外の他の会社等の財務及び営業又は事業の方針の決定に対して重要な影響を与えることができないことが明らかであると認められるときは、この限りでない。

Article 36 The affiliated companies specified by Cabinet Office Order as prescribed in Article 19-7, paragraph (5) of the Order are the following companies, etc.; provided, however, that this does not apply if it is found that the company, etc. (including a subsidiary company, etc. of the relevant company, etc.) is clearly unable to have any material impact on decisions on the financial policies and operational or business policies of another company etc. other than a subsidiary company, etc., based on its financial, operational, or business relationship with that other company:

一 会社等（当該会社等の子会社等を含む。）が子会社等以外の他の会社等（破産手続開始の決定、再生手続開始の決定又は更生手続開始の決定を受けた子会社等以外の他の会社等その他これらに準ずる子会社等以外の他の会社等であつて、当該会社等がその財務及び営業又は事業の方針の決定に対して重要な影響を与えることができないと認められるものを除く。以下この条において同じ。）の議決権の百分の二十以上を自己の計算において保有している場合における当該子会社等以外の他の会社等

(i) another company, etc. other than a subsidiary company, etc., if a company, etc. (including any of its subsidiary companies, etc.) holds, on its own account, 20 percent or more of the voting rights in that other company, etc. other than a subsidiary company, etc. (excluding another company, etc. other than a

subsidiary company, etc. which has been subject to an order of commencement of bankruptcy proceedings, order of commencement of rehabilitation proceedings or order of commencement of reorganization proceedings, or any other company, etc. other than a subsidiary company, etc. equivalent to that company, regarding which it is found that the company, etc. is unable to have any material impact on decisions on its financial policies and operational or business policies; the same applies below in this Article);

二 会社等（当該会社等の子会社等を含む。）が子会社等以外の他の会社等の議決権の百分の十五以上、百分の二十未満を自己の計算において保有している場合における当該子会社等以外の他の会社等であって、次に掲げるいずれかの要件に該当するもの

(ii) another company, etc. other than a subsidiary company, etc. which falls under any of the following requirements, if a company, etc. (including any of its subsidiary companies, etc.) holds, on its own account, 15 percent or more but less than 20 percent of the voting rights in that other company, etc. other than a subsidiary company, etc.:

イ 当該会社等の役員若しくは使用人である者又はこれらであった者であって当該会社等がその財務及び営業又は事業の方針の決定に関して影響を与えることができるものが、その取締役若しくは執行役又はこれらに準ずる役職に就任していること。

(a) if the company, etc. is able to have an impact on decisions on financial policies and operational or business policies of that other company, etc. other than a subsidiary company, etc., and any of the present or former officers or employees of the company, etc. have assumed a position of director, executive officer, or any other equivalent position of that other company, etc. other than a subsidiary company;

ロ 当該会社等から重要な融資を受けていること。

(b) that other company, etc. other than a subsidiary company has received important financing from the company, etc.;

ハ 当該会社等から重要な技術の提供を受けていること。

(c) that other company, etc. other than a subsidiary company has received important technology from the company, etc.;

ニ 当該会社等との間に重要な販売、仕入れその他の営業上又は事業上の取引があること。

(d) there exist important operational or business transactions with the company, etc. in regard to distribution, purchasing, or other transactions;

ホ その他当該会社等がその財務及び営業又は事業の方針の決定に対して重要な影響を与えることができることが推測される事実が存在すること。

(e) there exists other facts implying that the company, etc. is able to have a material impact on decisions on financial, operational, or business policies

of that other company, etc. other than a subsidiary company, etc.;

三 会社等（当該会社等の子会社等を含む。）が自己の計算において保有している議決権と当該会社等と出資、人事、資金、技術、取引等において緊密な関係があることにより当該会社等の意思と同一の内容の議決権を行使すると認められる者及び当該会社等の意思と同一の内容の議決権を行使することに同意している者が保有している議決権とを合わせて、子会社等以外の他の会社等の議決権の百分の二十以上を占めている場合（当該会社等が自己の計算において議決権を保有していない場合を含む。）における当該子会社等以外の他の会社等であって、前号イからホまでに掲げるいずれかの要件に該当するもの

(iii) another company, etc. other than a subsidiary company, etc. which falls under any of the requirements stated in (a) through (e) of the preceding item if the voting rights held by a company, etc. (including a subsidiary company, etc. of the relevant company, etc.) on its own account and the voting rights held by any person that is closely related to the company, etc. in terms of equity, personnel affairs, funding, technology, business transactions, etc. and is therefore likely to exercise their voting rights in concert with the intention of the company, etc. and by any person that has consented to exercising their voting rights in concert with the intention of the company, etc. constitute 20 percent or more of the voting rights in that other company, etc. other than a subsidiary company, etc. (including if the company, etc. does not hold voting rights on its own account).

（議決権の保有の判定）

(Determination on the Holding of Voting Rights)

第三十七条 令第十九条の七第六項に規定する議決権の保有の判定に当たって、保有する議決権には、他人（仮設人を含む。）の名義によって保有する議決権及び次に掲げる場合における株式又は出資（以下この条において「株式等」という。）に係る議決権を含むものとする。

Article 37 (1) When making a determination on the holding of voting rights as prescribed in Article 19-7, paragraph (6) of the Order, the voting rights held are to include the voting rights held under the name of any other person (or under a fictitious name), and the voting rights attached to shares or equity in any of the following cases (referred to below as the "shares, etc." in this Article):

一 金銭の信託契約その他の契約又は法律の規定に基づき、会社等の議決権を行使することができる権限又は当該議決権の行使について指図を行うことができる権限を有する場合

(i) if a person holds the authority to exercise the voting rights in the company, etc. or the authority to give instructions as to their exercise, under the provisions of a contract such as a monetary trust agreement or the laws;

二 金融商品取引法施行令（昭和四十年政令第三百二十一号）第十五条の十に定める

特別の関係にある者が会社等の議決権を保有する場合

(ii) if any person in a special relationship specified in Article 15-10 of the Order for Enforcement of the Financial Instruments and Exchange Act (Cabinet Order No. 321 of 1965) holds the voting rights in the company, etc.;

三 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）第四百七条第一項又は第四百八条第一項（これらの規定を同法第二百二十八条第一項、第二百三十五条第一項、第二百三十九条第一項及び第二百七十六条（第二号に係る部分に限る。）において準用する場合を含む。）の規定によりその保有する株式等（この項の規定により令第十九条の七第一項第三号の特定個人株主が保有する議決権に含むものとされる議決権に係る株式等を含む。）を金融商品取引法第二条第五項に規定する発行者に対抗することができない場合

(iii) if, pursuant to the provisions of Article 147, paragraph (1) or Article 148, paragraph (1) of the Act on Book-Entry Transfer of Corporate Bonds and Shares (Act No. 75 of 2001) (including as applied mutatis mutandis pursuant to Article 228, paragraph (1), Article 235, paragraph (1), Article 239, paragraph (1), and Article 276 (limited to the part relating to item (ii)) of that Act), a person may not assert the shares, etc. that it holds (including the shares, etc. relating to the voting rights which, pursuant to the provisions of this paragraph, are to be included in the voting rights held by the specified individual shareholder referred to in Article 19-7, paragraph (1), item (iii) of the Order) against the issuer of the shares prescribed in Article 2, paragraph (5) of the Financial Instruments and Exchange Act.

2 前項の保有する議決権からは、同項の規定にかかわらず、次に掲げる株式等に係る議決権を除くものとする。

(2) Notwithstanding the provisions of the preceding paragraph, the voting rights held referred to in that paragraph are not to include the voting rights attached to the following shares, etc.:

一 法人の代表権を有する者又は法人の代理権を有する支配人が、当該代表権又は代理権に基づき、議決権を行使することができる権限若しくは議決権の行使について指図を行うことができる権限又は投資を行うのに必要な権限を有する場合における当該法人の所有する株式等

(i) the shares, etc. owned by a corporation, if a person with the authority of representation for the corporation or a manager having the authority to act as an agent for the corporation holds the authority to exercise the voting rights or to give instruction as to their exercise, or the authority required for making an investment, based on the relevant authority of representation or authority to act as an agent;

二 相続人が相続財産として所有する株式等（当該相続人（共同相続の場合を除く。）が単純承認（単純承認をしたものとみなされる場合を含む。）若しくは限定承認をした日までのもの又は当該相続財産の共同相続人が遺産分割を了していないものに限る。）

- (ii) the shares, etc. owned by an heir as their inherited property (limited to the shares, etc. owned before the day on which the heir (excluding the case of a joint inheritance) gave an unqualified acceptance (including if an unqualified acceptance is deemed to have been given) or a qualified acceptance, or the shares, etc. for which the coheirs of that inherited property have not yet completed the division of the estate).

(利用者の電子決済手段の管理)

(Management of Users' Electronic Payment Instruments)

第三十八条 電子決済手段等取引業者は、法第六十二条の十四第一項の規定に基づき電子決済手段等取引業の利用者の電子決済手段を管理するときは、信託会社等への電子決済手段の信託（以下「利用者区分管理電子決済手段信託」という。）をし、当該信託会社等において、利用者の電子決済手段とそれ以外の電子決済手段とを明確に区分させ、かつ、当該利用者の電子決済手段についてどの利用者の電子決済手段であるかが直ちに判別できる状態（当該利用者の電子決済手段に係る各利用者の数量が信託会社等の帳簿により直ちに判別できる状態を含む。）で管理させる方法により、当該電子決済手段を管理しなければならない。

Article 38 (1) If managing electronic payment instruments of users of the electronic payment instruments services based on the provisions of Article 62-14, paragraph (1) of the Act, an electronic payment instruments service provider must employ a method that involves creating a trust of electronic payment instruments (referred to below as a "segregated user management electronic payment instruments trust") with a trust company, etc., having the trust company, etc. clearly divide the users' electronic payment instruments and other electronic payment instruments, and managing the users' electronic payment instruments in a manner that allows each user's electronic payment instruments to be identified immediately (including allowing the quantity of each user's electronic payment instruments to be identified immediately based on the books of the trust company, etc.).

2 利用者区分管理電子決済手段信託に係る契約は、次に掲げる要件の全てを満たすものでなければならない。

(2) A contract regarding a segregated user management electronic payment instruments trust must satisfy all of the following requirements:

一 電子決済手段等取引業者を委託者とし、信託会社等を受託者とし、かつ、当該電子決済手段等取引業者の行う電子決済手段等取引業に係る取引に係る利用者を元本の受益者とすること。

(i) the electronic payment instruments service provider is the settlor, a trust company, etc. is the trustee, and a user related to the transactions regarding the electronic payment instruments services provided by the electronic payment instruments service provider is the beneficiary of the principal;

二 受託者が信託財産につき保存行為又は財産の性質を変えない範囲内の利用行為若

しくは改良行為のみを行うものであること。

(ii) with regard to the trust property, the trustee only conducts an act of preservation or only conducts an act of use or an act of improvement to an extent that does not change the nature of the property;

三 受益者代理人を選任し、当該受益者代理人のうち少なくとも一の者は、弁護士等をもって充てられるものであること。

(iii) agents for the beneficiaries are appointed, and at least one of those agents for the beneficiaries is an attorney, etc.;

四 複数の利用者区分管理電子決済手段信託を行う場合には、当該複数の利用者区分管理電子決済手段信託について同一の受益者代理人を選任するものであること。

(iv) if multiple segregated user management electronic payment instruments trusts are carried out, the same agent for the beneficiaries is to be appointed for those multiple segregated user management electronic payment instruments trusts;

五 電子決済手段等取引業者が次に掲げる要件に該当することとなった場合には、弁護士等である受益者代理人のみがその権限を行使するものであること（当該受益者代理人が、他の受益者代理人が権限を行使することを認める場合を除く。）。

(v) if the electronic payment instruments service provider has come to fall under any of the following requirements, only the agent for the beneficiaries who is an attorney, etc. exercises its authority (excluding if the relevant agent for the beneficiaries accepts the exercise of the authority by another agent for the beneficiaries):

イ 法第六十二条の二十二第一項又は第二項の規定により法第六十二条の三の登録を取り消されたとき。

(a) when the registration referred to in Article 62-3 of the Act of the electronic payment instruments service provider has been revoked under the provisions of Article 62-22, paragraph (1) or (2) of the Act;

ロ 破産手続開始、再生手続開始、更生手続開始又は特別清算開始の申立てを行ったとき（外国電子決済手段等取引業者にあつては、国内において破産手続開始、再生手続開始、更生手続開始若しくは特別清算開始の申立てを行ったとき、又は本店の所在する国において当該国の法令に基づき同種類の申立てを行ったとき。第五項第六号ロにおいて同じ。）。

(b) when the electronic payment instruments service provider has filed a petition for commencement of bankruptcy proceedings, rehabilitation proceedings, reorganization proceedings, or special liquidation (for a foreign electronic payment instruments service provider, when it has filed a petition for commencement of bankruptcy proceedings, rehabilitation proceedings, reorganization proceedings, or special liquidation in Japan, or has filed the same type of petition in the state where its head office is located, pursuant to the laws and regulations of that state; the same applies in paragraph (5), item (vi), (b));

ハ 電子決済手段等取引業の全部の廃止（外国電子決済手段等取引業者にあつては、国内に設けた全ての営業所における電子決済手段等取引業の廃止。ハ及び第五項第六号ハにおいて同じ。）若しくは解散（外国電子決済手段等取引業者にあつては、国内に設けた営業所の清算の開始。ハ及び同号ハにおいて同じ。）をしたとき、又は法第六十二条の二十五第三項の規定による電子決済手段等取引業の全部の廃止若しくは解散の公告をしたとき。

(c) if the electronic payment instruments service provider has discontinued all of the electronic payment instruments services (for a foreign electronic payment instruments service provider, when it has discontinued the electronic payment instruments services at all business offices it established in Japan; the same applies below in this sub-item (c) and paragraph (5), item (vi), (c)), or has dissolved (for a foreign electronic payment instruments service provider, when it has commenced liquidation of the business offices it established in Japan; the same applies below in this sub-item (c) and (c) of that item), or when the electronic payment instruments service provider has given a public notice of discontinuation of all of the electronic payment instruments services or dissolution under the provisions of Article 62-25, paragraph (3) of the Act;

ニ 法第六十二条の二十二第一項の規定による電子決済手段等取引業の全部又は一部の停止の命令を受けたとき。

(d) if the electronic payment instruments service provider has received an order to suspend all or part of the electronic payment instruments services under the provisions of Article 62-22, paragraph (1) of the Act;

六 利用者区分管理電子決済手段信託及び利用者区分管理電子決済手段自己信託（次項に規定する利用者区分管理電子決済手段自己信託をいう。次号ロにおいて同じ。）に係る信託財産に属する電子決済手段の数量（以下「受託電子決済手段数量」という。）が利用者区分管理必要数量（個別利用者区分管理数量（電子決済手段等取引業者の行う電子決済手段等取引業に関し管理する利用者の電子決済手段（第七項の規定により管理するものを除く。）を当該利用者ごとに算定した数量をいう。以下同じ。）の合計数量をいう。以下同じ。）に満たない場合には、満たないこととなった日の翌日から起算して二営業日以内に、電子決済手段等取引業者によりその不足数量が解消されるものであること。

(vi) if the quantity of the electronic payment instruments belonging to the trust property relating to a segregated user management electronic payment instruments trust and a segregated user management electronic payment instruments self-declared trust (meaning the segregated user management electronic payment instruments self-declared trust prescribed in the following paragraph; the same applies in (b) of the following item) (the relevant quantity is referred to below as the "quantity of the entrusted electronic payment instruments") is less than the required quantity of segregated user management (meaning the total of the individual quantities

of segregated user management (meaning the quantities of the users' electronic payment instruments that the electronic payment instruments service provider manages in relation to its electronic payment instruments services (excluding those managed under the provisions of paragraph (7)), as calculated for each user; the same applies below); the same applies below), electronic payment instruments in a quantity equivalent to the shortfall quantity are added to the trust property by the electronic payment instruments service provider within two business days counting from the day immediately after the day on which the shortfall takes place;

七 次のイ及びロに掲げる場合以外の場合には、利用者区分管理電子決済手段信託に係る契約の全部又は一部の解約を行うことができないものであること。

(vii) in cases other than the cases stated in (a) and (b) below, all or part of the contract regarding a segregated user management electronic payment instruments trust may not be terminated:

イ 受託電子決済手段数量が利用者区分管理必要数量を超過する場合において、その超過数量の範囲内で利用者区分管理電子決済手段信託に係る契約の全部又は一部の解約を行うとき。

(a) if the quantity of the entrusted electronic payment instruments exceeds the required quantity of segregated user management and when intending to terminate all or part of the contract regarding the segregated user management electronic payment instruments trust to the extent of that excess quantity;

ロ 他の利用者区分管理電子決済手段信託又は利用者区分管理電子決済手段自己信託に係る信託財産として信託することを目的として利用者区分管理電子決済手段信託に係る契約の全部又は一部の解約を行う場合

(b) when intending to terminate all or part of the contract regarding the segregated user management electronic payment instruments trust for the purpose of entrusting it as a trust property for another segregated user management electronic payment instruments trust or segregated user management electronic payment instruments self-declared trust;

八 前号イ又はロに掲げる場合に行う利用者区分管理電子決済手段信託に係る契約の全部又は一部の解約に係る信託財産を委託者に帰属させるものであること。

(viii) the trust property related to the termination of all or part of the contract regarding the segregated user management electronic payment instruments trust effected in the case stated in (a) or (b) of the preceding item is to be vested in the settlor;

九 弁護士等である受益者代理人が必要と判断した場合には、利用者の受益権が当該受益者代理人により全ての利用者について一括して行使されるものであること。

(ix) if an agent for the beneficiaries who is an attorney, etc. finds it necessary, users' beneficial interests are exercised collectively for all users by the relevant agent for the beneficiaries;

十 利用者の受益権が弁護士等である受益者代理人により一括して行使された場合には、当該受益権に係る信託契約を終了することができるものであること。

(x) if users' beneficial interests have been exercised collectively by an agent for the beneficiaries who is an attorney, etc., the trust agreement regarding the beneficial interests may be ended;

十一 利用者が受益権を行使する場合にそれぞれの利用者に返還される電子決済手段の数量が、当該受益権の行使の日における受託電子決済手段数量に、当該日における利用者区分管理必要数量に対する当該利用者に係る個別利用者区分管理数量の割合を乗じて得た数量（当該数量が当該個別利用者区分管理数量を超える場合には、当該個別利用者区分管理数量）とされていること。

(xi) the quantity of electronic payment instruments to be returned to each user if a user exercises the beneficial interests is to be the quantity obtained by multiplying the quantity of the entrusted electronic payment instruments as of the day of the exercise of the beneficial interests by the ratio of the individual quantity of segregated user management related to that user to the required quantity of segregated user management as of that date (if the quantity thus obtained exceeds the individual quantity of segregated user management, the individual quantity of segregated user management);

十二 利用者が受益権を行使する日における受託電子決済手段数量が利用者区分管理必要数量を超過する場合には、その超過数量に係る電子決済手段は委託者に帰属するものであること。

(xii) if the quantity of the entrusted electronic payment instruments as of the day on which a user exercises the beneficial interests exceeds the required quantity of segregated user management, electronic payment instruments related to that excess quantity are to be vested in the settlor.

- 3 第一項の規定にかかわらず、電子決済手段等取引業者は、法第六十二条の十四第一項の規定に基づき電子決済手段等取引業の利用者の電子決済手段を管理する場合において、次に掲げる要件の全てを満たすものとして現に受けている登録をした財務局長等の承認を受けたときは、信託法（平成十八年法律第百八号）第三条第三号に掲げる方法によってする電子決済手段の信託（以下「利用者区分管理電子決済手段自己信託」という。）をし、当該電子決済手段等取引業者において、利用者の電子決済手段とそれ以外の電子決済手段とを明確に区分し、かつ、当該利用者の電子決済手段についてどの利用者の電子決済手段であるかが直ちに判別できる状態（当該利用者の電子決済手段に係る各利用者の数量が自己の帳簿により直ちに判別できる状態を含む。）で管理する方法により、当該電子決済手段を管理することができる。この場合において、当該電子決済手段等取引業者は、当該利用者区分管理電子決済手段自己信託に係る信託財産に属する電子決済手段を移転するために必要な情報を、常時インターネットに接続していない電子機器、電磁的記録媒体（電子的方式、磁気的方式その他の人の知覚によっては認識することができない方式で作られる記録であって電子計算機による情報処理の用に供されるものに係る記録媒体をいう。以下同じ。）その他の記録媒体（文書その他の物を含む。）に記録して管理する方法その他これと同等の技術的安

全管理措置を講じて管理する方法により、当該電子決済手段を管理しなければならない。

(3) Notwithstanding the provisions of paragraph (1), if an electronic payment instruments service provider manages electronic payment instruments of users of the electronic payment instruments services based on the provisions of Article 62-14, paragraph (1) of the Act and has obtained an approval from the director-general of a local finance bureau, etc. who had registered it as satisfying all of the following requirements, the electronic payment instruments service provider can manage the relevant electronic payment instruments by creating a trust of electronic payment instruments through the method stated in Article 3, item (iii) of the Trust Act (Act No. 108 of 2006) (referred to below as a "segregated user management electronic payment instruments self-declared trust"), clearly dividing the users' electronic payment instruments and other electronic payment instruments, and managing the users' electronic payment instruments in a manner that allows each user's electronic payment instruments to be identified immediately (including a manner that allows the quantity of each user's electronic payment instruments to be identified immediately based on the books of the electronic payment instruments service provider). In this case, the electronic payment instruments service provider must manage the electronic payment instruments by managing the information necessary for transferring the electronic payment instruments belonging to the trust property relating to the segregated user management electronic payment instruments self-declared trust by recording it on an electronic device that is always disconnected from the internet, an electronic or magnetic recording medium (meaning a recording medium for records used in information processing by computers which is made in an electronic, magnetic, or any other format not recognizable to human perception), or another recording medium (including a document or any other medium), or by taking other technical security control measures equivalent to these:

一 資本金の額及び純資産額が三千万円以上であること。

(i) the amount of stated capital and net assets is no less than 30 million yen;

二 利用者区分管理電子決済手段自己信託に係る事務の内容及び方法を記載した書類の規定が、法令に適合し、かつ、当該事務を適正に遂行するために十分なものであること。

(ii) provisions in documents stating the details on and methods of performing the affairs for the segregated user management electronic payment instruments self-declared trust conform to laws and regulations and are sufficient to properly perform the relevant affairs;

三 人的構成に照らして、利用者区分管理電子決済手段自己信託に係る事務を的確に遂行することができる知識及び経験を有すること。

(iii) the electronic payment instruments service provider has the knowledge and experience to accurately perform the affairs for the segregated user management electronic payment instruments self-declared trust in accordance with the provider's personnel structure.

4 電子決済手段等取引業者は、前項の承認を受けようとするときは、別紙様式第十六号により作成した承認申請書に、利用者区分管理電子決済手段自己信託に係る事務の内容及び方法を記載した書類その他参考となるべき事項を記載した書面を添付して、同項の財務局長等に提出しなければならない。

(4) When intending to obtain the approval referred to in the preceding paragraph, an electronic payment instruments service provider must submit a written application for approval prepared by using Appended Form 16 to the director-general of a local finance bureau, etc. referred to in that paragraph by attaching it to a document stating the details on and methods of performing the affairs for the segregated user management electronic payment instruments self-declared trust and other documents containing other particulars that are to serve as a reference.

5 利用者区分管理電子決済手段自己信託は、次に掲げる要件の全てを満たすものでなければならない。

(5) A segregated user management electronic payment instruments self-declared trust must satisfy all of the following requirements:

一 電子決済手段等取引業者の行う電子決済手段等取引業に係る取引に係る利用者を元本の受益者とすること。

(i) a user related to the transactions regarding the electronic payment instruments services provided by the electronic payment instruments service provider is the beneficiary of the principal;

二 受託者が信託財産につき保存行為又は財産の性質を変えない範囲内の利用行為若しくは改良行為のみを行うものであること。

(ii) with regard to the trust property, the trustee only conducts an act of preservation or only conducts an act of use or an act of improvement to an extent that does not change the nature of the property;

三 受益者代理人を選任し、当該受益者代理人のうち少なくとも一の者は、弁護士等をもって充てられるものであること。

(iii) agents for the beneficiaries are appointed, and at least one of those agents for the beneficiaries is an attorney, etc.;

四 複数の利用者区分管理電子決済手段自己信託を行う場合には、当該複数の利用者区分管理電子決済手段自己信託について同一の受益者代理人を選任するものであること。

(iv) if multiple segregated user management electronic payment instruments self-declared trusts are carried out, the same agent for the beneficiaries is to be appointed for those multiple segregated user management electronic payment instruments self-declared trusts;

五 利用者区分管理電子決済手段信託を行う場合には、利用者区分管理電子決済手段自己信託について当該利用者区分管理電子決済手段信託と同一の受益者代理人を選任するものであること。

(v) if a segregated user management electronic payment instruments trust is carried out, the same agent for the beneficiaries as for the segregated user management electronic payment instruments trust is to be appointed for a segregated user management electronic payment instruments self-declared trust;

六 電子決済手段等取引業者が次に掲げる要件に該当することとなった場合には、弁護士等である受益者代理人のみがその権限を行使するものであること（当該受益者代理人が、他の受益者代理人が権限を行使することを認める場合を除く。）。

(vi) if the electronic payment instruments service provider has come to fall under any of the following requirements, only the agent for the beneficiaries who is an attorney, etc. exercises its authority (excluding if the relevant agent for the beneficiaries accepts the exercise of the authority by another agent for the beneficiaries):

イ 法第六十二条の二十二第一項又は第二項の規定により法第六十二条の三の登録を取り消されたとき。

(a) when the registration referred to in Article 62-3 of the Act of the electronic payment instruments service provider has been revoked under the provisions of Article 62-22, paragraph (1) or (2) of the Act;

ロ 破産手続開始、再生手続開始、更生手続開始又は特別清算開始の申立てを行ったとき。

(b) when the electronic payment instruments service provider has filed a petition for commencement of bankruptcy proceedings, rehabilitation proceedings, reorganization proceedings, or special liquidation;

ハ 電子決済手段等取引業の全部の廃止若しくは解散をしたとき、又は法第六十二条の二十五第三項の規定による電子決済手段等取引業の全部の廃止若しくは解散の公告をしたとき。

(c) if the electronic payment instruments service provider has discontinued all of the electronic payment instruments services or has dissolved, or when the electronic payment instruments service provider has given a public notice of discontinuation of all of the electronic payment instruments services or dissolution under the provisions of Article 62-25, paragraph (3) of the Act;

ニ 法第六十二条の二十二第一項の規定による電子決済手段等取引業の全部又は一部の停止の命令を受けたとき。

(d) if the electronic payment instruments service provider has received an order to suspend all or part of the electronic payment instruments services under the provisions of Article 62-22, paragraph (1) of the Act;

七 受託電子決済手段数量が利用者区分管理必要数量に満たない場合には、満たない

こととなった日の翌営業日までに、電子決済手段等取引業者によりその不足数量が解消されるものであること。

(vii) if the quantity of the entrusted electronic payment instruments is less than the required quantity of segregated user management, electronic payment instruments in a quantity equivalent to the shortfall quantity are added to the trust property by the electronic payment instruments service provider by the business day following the day on which the shortfall takes place;

八 次のイ及びロに掲げる場合以外の場合には、利用者区分管理電子決済手段自己信託の全部又は一部を終了させることができないものであること。

(viii) in cases other than the cases stated in (a) and (b) below, all or part of the segregated user management electronic payment instruments self-declared trust may not be terminated:

イ 受託電子決済手段数量が利用者区分管理必要数量を超過する場合において、その超過数量の範囲内で利用者区分管理電子決済手段自己信託の全部又は一部を終了させるとき。

(a) if the quantity of the entrusted electronic payment instruments exceeds the required quantity of segregated user management and when intending to terminate all or part of the segregated user management electronic payment instruments self-declared trust to the extent of that excess quantity;

ロ 利用者区分管理電子決済手段信託又は他の利用者区分管理電子決済手段自己信託に係る信託財産として信託することを目的として利用者区分管理電子決済手段自己信託の全部又は一部を終了させる場合

(b) when the electronic payment instruments service provider intends to terminate all or part of the segregated user management electronic payment instruments self-declared trust for the purpose of entrusting it as a trust property related to a segregated user management electronic payment instruments trust or another segregated user management electronic payment instruments self-declared trust;

九 前号イ又はロに掲げる場合に利用者区分管理電子決済手段自己信託の全部又は一部の終了に係る信託財産を委託者に帰属させるものであること。

(ix) the trust property related to the termination of all or part of the segregated user management electronic payment instruments self-declared trust effected in the case stated in (a) or (b) of the preceding item is to be vested in the settlor;

十 弁護士等である受益者代理人が必要と判断した場合には、利用者の受益権が当該受益者代理人により全ての利用者について一括して行使されるものであること。

(x) if an agent for the beneficiaries who is an attorney, etc. finds it necessary, users' beneficial interests are exercised collectively for all users by the relevant agent for the beneficiaries;

十一 利用者の受益権が弁護士等である受益者代理人により一括して行使された場合には、当該受益権に係る利用者区分管理電子決済手段自己信託を終了することができるものであること。

(xi) if users' beneficial interests have been exercised collectively by an agent for the beneficiaries who is an attorney, etc., the segregated user management electronic payment instruments self-declared trust related to the beneficial interests may be ended;

十二 利用者が受益権を行使する場合にそれぞれの利用者に返還される電子決済手段の数量が、当該受益権の行使の日における受託電子決済手段数量に、当該日における利用者区分管理必要数量に対する当該利用者に係る個別利用者区分管理数量の割合を乗じて得た数量（当該数量が当該個別利用者区分管理数量を超える場合には、当該個別利用者区分管理数量）とされていること。

(xii) the quantity of electronic payment instruments to be returned to each user if a user exercises the beneficial interest is to be the quantity obtained by multiplying the quantity of the entrusted electronic payment instruments as of the day of the exercise of the beneficial interest by the ratio of the individual quantity of segregated user management related to that user to the required quantity of segregated user management as of that date (if the quantity thus obtained exceeds the individual quantity of segregated user management, the individual quantity of segregated user management);

十三 利用者が受益権を行使する日における受託電子決済手段数量が利用者区分管理必要数量を超過する場合には、その超過数量に係る電子決済手段は委託者に帰属するものであること。

(xiii) if the quantity of the entrusted electronic payment instruments as of the day on which a user exercises the beneficial interest exceeds the required quantity of segregated user management, electronic payment instruments related to that excess quantity are to be vested in the settlor.

6 電子決済手段等取引業者は、個別利用者区分管理数量及び利用者区分管理必要数量を毎営業日算定しなければならない。

(6) An electronic payment instruments service provider must calculate the individual quantities of segregated user management and the required amount of segregated user management every business day.

7 第一項及び第三項の規定にかかわらず、電子決済手段等取引業者は、法第六十二条の十四第一項の規定に基づき電子決済手段等取引業の利用者の電子決済手段を管理する場合において、当該電子決済手段が当該利用者に帰属することが明らかであるときは、次の各号に掲げる方法のいずれかにより、当該電子決済手段を管理しなければならない。

(7) Notwithstanding the provisions of paragraphs (1) and (3), when an electronic payment instruments service provider manages the electronic payment instruments of a user of the electronic payment instruments services based on the provisions of Article 62-14, paragraph (1) of the Act and when it is clear

that the relevant electronic payment instruments are vested in the user, the electronic payment instruments service provider must manage the electronic payment instruments by any of the methods stated in the following items:

一 次のイ及びロに掲げる方法（電子決済手段等取引業の利用者の利便の確保及び電子決済手段等取引業の円滑な遂行を図るために、その行う電子決済手段等取引業の状況に照らし、ロに掲げる方法以外の方法で管理することが必要な最小限度の電子決済手段にあつては、イに掲げる方法）

(i) the methods stated in (a) and (b) below (for the minimum amount of electronic payment instruments that are required to be managed by a method other than that stated in (b) to ensure the convenience of users of the electronic payment instruments services and achieve smooth provision of the electronic payment instruments services, based on the state of the electronic payment instruments services the provider provides, the method stated in (a)):

イ 利用者の電子決済手段と自己の電子決済手段とを明確に区分し、かつ、当該利用者の電子決済手段についてどの利用者の電子決済手段であるかが直ちに判別できる状態（当該利用者の電子決済手段に係る各利用者の数量が自己の帳簿により直ちに判別できる状態を含む。次号イにおいて同じ。）で管理する方法

(a) the method of clearly dividing the users' electronic payment instruments and the provider's own electronic payment instruments and managing the users' electronic payment instruments in a manner that allows each user's electronic payment instruments to be identified immediately (including a manner in which the quantity of each user's electronic payment instruments can be identified immediately based on the provider's own books; the same applies in (a) of the following item);

ロ 利用者の電子決済手段を移転するために必要な情報を、常時インターネットに接続していない電子機器、電磁的記録媒体その他の記録媒体（文書その他の物を含む。）に記録して管理する方法その他これと同等の技術的安全管理措置を講じて管理する方法

(b) the method of managing the information necessary for transferring the users' electronic payment instruments by recording it on an electronic device that is always disconnected from the internet, an electronic or magnetic recording medium, or another recording medium (including a document or any other medium), or by taking other technical security control measures equivalent to these;

二 次のイ及びロに掲げる方法（電子決済手段等取引業の利用者の利便の確保及び電子決済手段等取引業の円滑な遂行を図るために、その行う電子決済手段等取引業の状況に照らし、ロに掲げる方法以外の方法で管理することが必要な最小限度の電子決済手段にあつては、イに掲げる方法）

(ii) the methods stated in (a) and (b) below (for the minimum amount of electronic payment instruments that are required to be managed by a

method other than that stated in (b) to ensure the convenience of users of the electronic payment instruments services and achieve smooth provision of the electronic payment instruments services, in accordance with the state of the electronic payment instruments services it provides, the method stated in (a):

イ 第三者において、利用者の電子決済手段とそれ以外の電子決済手段とを明確に区分させ、かつ、当該利用者の電子決済手段についてどの利用者の電子決済手段であるかが直ちに判別できる状態で管理させる方法

(a) the method of having a third party clearly divide the users' electronic payment instruments and other electronic payment instruments and managing the users' electronic payment instruments in a manner that allows each user's electronic payment instruments to be identified immediately;

ロ 利用者の電子決済手段の保全に関して、当該電子決済手段等取引業者が自己で管理する場合と同等の利用者の保護が確保されていると合理的に認められる方法

(b) regarding the preservation of the users' electronic payment instruments, a method for which it is reasonably found that the protection of users is ensured at a level equivalent to when the users' electronic payment instruments are managed by the electronic payment instruments service provider alone.

(利用者財産に係る分別管理監査)

(Audits of Separate Management of Users' Property)

第三十九条 電子決済手段等取引業者は、法第六十二条の十四第一項の規定による管理の状況について、金融庁長官の指定する規則の定めるところにより、毎年一回以上、公認会計士又は監査法人の監査（以下「電子決済手段分別管理監査」という。）を受けなければならない。

Article 39 (1) An electronic payment instruments service provider must have a certified public accountant or an audit corporation conduct an audit of the status of its management under the provisions of Article 62-14, paragraph (1) of the Act, at least once each year, in accordance with the rules designated by the Commissioner of the Financial Services Agency (this audit is referred to below as an "audit of separate management of electronic payment instruments").

2 次に掲げる者は、電子決済手段分別管理監査をすることができない。

(2) The following persons may not conduct an audit of separate management of electronic payment instruments:

一 公認会計士法の規定により、電子決済手段分別管理監査に係る業務をすることができない者

(i) a person who may not provide the services related to an audit of separate management of electronic payment instruments under the provisions of the

Certified Public Accountants Act;

- 二 電子決済手段等取引業者の子会社（会社法第二条第三号に規定する子会社をいう。）若しくはその取締役、会計参与、監査役若しくは執行役から公認会計士若しくは監査法人の業務以外の業務により継続的な報酬を受けている者又はその配偶者
- (ii) a person or the spouse of that person who receives remuneration for a service other than the service of a certified public accountant or an audit corporation, on a regular basis, from a subsidiary company (meaning the subsidiary company prescribed in Article 2, item (iii) of the Companies Act) of the electronic payment instruments service provider or from its director, accounting advisor, company auditor, or executive officer;
- 三 監査法人でその社員の半数以上が前号に掲げる者であるもの
- (iii) an audit corporation in which at least one-half of the members are persons stated in the preceding item.

（発行者等との契約締結義務）

(Obligation to Conclude Contracts with Issuers)

第四十条 法第六十二条の十五に規定する内閣府令で定める場合は、電子決済手段等取引業者が第三十条第一項第六号イに掲げる措置を講じている場合とする。

Article 40 (1) The case specified by Cabinet Office Order as prescribed in Article 62-15 of the Act is when an electronic payment instruments service provider takes the measures stated in Article 30, paragraph (1), item (vi), (a).

2 法第六十二条の十五に規定する内閣府令で定める事項は、次の各号に掲げる場合の区分に応じ、当該各号に定める事項とする。

(2) The particulars specified by Cabinet Office Order as prescribed in Article 62-15 of the Act are the particulars specified in the following items in accordance with the category of cases stated in each of those items:

一 電子決済手段関連業務を行う場合 次に掲げる事項

(i) if the electronic payment instruments service provider is engaged in the electronic payment instruments-related business, the following particulars:

イ 当該電子決済手段関連業務に関し利用者に損害が生じた場合における当該損害についての当該電子決済手段等取引業者が取り扱う電子決済手段を発行する者と当該電子決済手段等取引業者との賠償責任の分担に関する事項

(a) particulars concerning sharing the liability to compensate users for any damage incurred by them in connection with the electronic payment instruments-related business between the issuer of the electronic payment instruments the provider handles and the electronic payment instruments service provider;

ロ 当該電子決済手段等取引業者が取り扱う電子決済手段を発行する者がその発行する電子決済手段の保有者を把握するために必要な情報を当該電子決済手段等取引業者が当該発行する者の求めに応じて速やかに提供するために必要な事項（当該情報の提供の頻度及び時期に関する事項を含む。）

(b) particulars necessary for the electronic payment instruments service provider to provide the issuer of the electronic payment instruments handled by the provider, promptly at the request of the issuer, with information necessary for the issuer to ascertain holders of the electronic payment instruments that the issuer issues (including the particulars concerning the frequency and timing of the provision of the relevant information);

二 法第二条第十項第四号に掲げる行為を行う場合 次に掲げる事項

(ii) if the electronic payment instruments service provider conducts the act stated in Article 2, paragraph (10), item (iv) of the Act, the following particulars:

イ 当該行為に係る業務に関し利用者に損害が生じた場合における当該損害についての法第二条第十項第四号の資金移動業者と当該電子決済手段等取引業者との賠償責任の分担に関する事項

(a) particulars concerning the sharing of the liability to compensate users for any damage incurred in connection with operations related to the relevant act between the funds transfer service provider referred to in Article 2, paragraph (10), item (iv) of the Act and the electronic payment instruments service provider;

ロ 法第二条第十項第四号の資金移動業者が為替取引に関し負担する債務に係る債権者を把握するために必要な情報を当該電子決済手段等取引業者が当該資金移動業者の求めに応じて速やかに提供するために必要な事項（当該情報の提供の頻度及び時期に関する事項を含む。）

(b) particulars necessary for the electronic payment instruments service provider to provide the funds transfer service provider referred to in Article 2, paragraph (10), item (iv) of the Act, promptly at the request of the funds transfer service provider, with information necessary for the funds transfer service provider to ascertain creditors of obligations that the funds transfer service provider bears in relation to the funds transfer transactions (including the particulars concerning the frequency and timing of the provision of the relevant information).

（消費生活に関する事項について専門的な知識経験を有する者）

(Persons with Expert Knowledge and Experience Related to Consumer Affairs)

第四十一条 法第六十二条の十六第四項に規定する内閣府令で定める者は、次に掲げるいずれかの資格を有し、かつ、消費生活相談（消費者契約法（平成十二年法律第六十一号）第十三条第三項第五号イに規定する消費生活相談をいう。）に応ずる業務に従事した期間が通算して五年以上である者とする。

Article 41 The persons specified by Cabinet Office Order as prescribed in Article 62-16, paragraph (4) of the Act are those who have any of the following qualifications and have engaged in the business of responding to consumer

affairs consultations (meaning the consumer affairs consultations prescribed in Article 13, paragraph (3), item (v), (a) of the Consumer Contract Act (Act No. 61 of 2000)) for a period of not less than five years in total:

一 独立行政法人国民生活センターが付与する消費生活専門相談員の資格

(i) the qualification as a consumer-specialized counselor granted by the National Consumer Affairs Center of Japan;

二 一般財団法人日本産業協会が付与する消費生活アドバイザーの資格

(ii) the qualification as a consumer advisor granted by the Japan Industrial Association;

三 一般財団法人日本消費者協会が付与する消費生活コンサルタントの資格

(iii) the qualification as a consumer consultant granted by the Japan Consumer's Association.

(電子決済手段等取引業に関する苦情処理措置及び紛争解決措置)

(Complaint Processing Measures and Dispute Resolution Measures in Relation to Electronic Payment Instruments Services)

第四十二条 法第六十二条の十六第四項に規定する苦情処理措置として内閣府令で定める措置は、次の各号のいずれかとする。

Article 42 (1) The measures specified by Cabinet Office Order as complaint processing measures prescribed in Article 62-16, paragraph (4) of the Act are any of the following:

一 次に掲げる全ての措置を講じること。

(i) to take all of the following measures:

イ 電子決済手段等取引業関連苦情（法第百一条第一項において読み替えて準用する銀行法第二条第二十八項に規定する資金移動業等関連苦情のうち電子決済手段等取引業務に関するものをいう。以下この項及び第三項において同じ。）の処理に関する業務を公正かつ的確に遂行するに足りる業務運営体制を整備すること。

(a) to establish a business operation system sufficient to execute operations for processing complaints related to the electronic payment instruments business (meaning the complaints that are related to the electronic payment instruments business and fall under the complaints related to the funds transfer services, etc. prescribed in Article 2, paragraph (28) of the Banking Act as applied mutatis mutandis pursuant to Article 101, paragraph (1) of the Act following the deemed replacement of terms; the same applies below in this paragraph and paragraph (3)) in a fair and proper manner;

ロ 電子決済手段等取引業関連苦情の処理に関する業務を公正かつ的確に遂行するための社内規則（当該業務に関する社内における責任分担を明確化する規定を含むものに限る。）を整備すること。

(b) to establish internal rules for fair and proper execution of operations for processing complaints related to the electronic payment instruments

- services (limited to the internal rules including the provisions that clarify sharing responsibility in the company with regard to the relevant operations);
- ハ 電子決済手段等取引業関連苦情の申出先を利用者に周知し、並びにイの業務運営体制及びロの社内規則を公表すること。
- (c) to inform the users of the entity to which complaints related to the electronic payment instruments services are to be made and make public the business operation system referred to in (a) and the internal rules referred to in (b) above;
- 二 認定資金決済事業者協会が行う苦情の解決により電子決済手段等取引業関連苦情の処理を図ること。
- (ii) to seek to process complaints related to the electronic payment instruments services through resolution of complaints that is conducted by a certified association for payment service providers;
- 三 消費者基本法（昭和四十三年法律第七十八号）第十九条第一項又は第二十五条に規定するあっせんにより電子決済手段等取引業関連苦情の処理を図ること。
- (iii) to seek to process complaints related to the electronic payment instrument services through the mediation prescribed in Article 19, paragraph (1) or Article 25 of the Basic Act on Consumer Policies (Act No. 78 of 1968);
- 四 令第二十四条各号に掲げる指定を受けた者が実施する苦情を処理する手続により電子決済手段等取引業関連苦情の処理を図ること。
- (iv) to seek to process complaints related to the electronic payment instrument services through complaint processing procedures carried out by a person who has obtained any of the designations stated in the items of Article 24 of the Order;
- 五 電子決済手段等取引業関連苦情の処理に関する業務を公正かつ的確に遂行するに足りる経理的基礎及び人的構成を有する法人（法第九十九条第一項第一号に規定する法人をいう。次項第四号において同じ。）が実施する苦情を処理する手続により電子決済手段等取引業関連苦情の処理を図ること。
- (v) to seek to process complaints related to the electronic payment instruments services through complaint processing procedures carried out by a corporation (meaning the corporation prescribed in Article 99, paragraph (1), item (i) of the Act; the same applies in item (iv) of the following paragraph) that has a financial basis and a personnel structure sufficient to execute operations for processing complaints related to the electronic payment instruments services in a fair and proper manner.
- 2 法第六十二条の十六第五項に規定する紛争解決措置として内閣府令で定める措置は、次の各号のいずれかとする。
- (2) The measures specified by Cabinet Office Order as dispute resolution measures prescribed in Article 62-16, paragraph (5) of the Act are any of the following:

一 弁護士法（昭和二十四年法律第二百五号）第三十三条第一項に規定する会則若しくは当該会則の規定により定められた規則に規定する機関におけるあっせん又は当該機関における仲裁手続により電子決済手段等取引業関連紛争（法第百一条第一項において読み替えて準用する銀行法第二条第二十九項に規定する資金移動業等関連紛争のうち電子決済手段等取引業務に関するものをいう。以下この条において同じ。）の解決を図ること。

(i) to seek to resolve disputes related to the electronic payment instruments business (meaning disputes that are related to the electronic payment instruments services and fall under disputes related to the funds transfer services, etc. prescribed in Article 2, paragraph (29) of the Banking Act as applied mutatis mutandis pursuant to Article 101, paragraph (1) of the Act following the deemed replacement of terms; the same applies below in this Article) through the mediation by an organization prescribed in the association rules prescribed in Article 33, paragraph (1) of the Attorneys Act (Act No. 205 of 1949) or in the rules established under the provisions of those association rules or through the arbitration procedures carried out by that organization;

二 消費者基本法第十九条第一項若しくは第二十五条に規定するあっせん又は同条に規定する合意による解決により電子決済手段等取引業関連紛争の解決を図ること。

(ii) to seek to resolve disputes related to the electronic payment instruments services through the mediation prescribed in Article 19, paragraph (1) or Article 25 of the Basic Act on Consumer Policies or through the agreement prescribed in that Article;

三 令第二十四条各号に掲げる指定を受けた者が実施する紛争の解決を図る手続により電子決済手段等取引業関連紛争の解決を図ること。

(iii) to seek to resolve disputes related to the electronic payment instruments exchange services through dispute resolution procedures carried out by a person who has obtained any of the designations stated in the items of Article 24 of the Order;

四 電子決済手段等取引業関連紛争の解決に関する業務を公正かつ的確に遂行するに足りる経理的基礎及び人的構成を有する法人が実施する紛争の解決を図る手続により電子決済手段等取引業関連紛争の解決を図ること。

(iv) to seek to resolve disputes related to the electronic payment instruments services through dispute resolution procedures carried out by a corporation that has a financial basis and a personnel structure sufficient to execute operations for resolving disputes related to the electronic payment instruments services in a fair and proper manner.

3 前二項（第一項第五号及び前項第四号に限る。）の規定にかかわらず、電子決済手段等取引業者は、次の各号のいずれかに該当する法人が実施する手続により電子決済手段等取引業関連苦情の処理又は電子決済手段等取引業関連紛争の解決を図ってはならない。

- (3) Notwithstanding the provisions of the preceding two paragraphs (limited to paragraph (1), item (v) and item (iv) of the preceding paragraph), an electronic payment instruments service provider must not seek to process complaints related to the electronic payment instruments services or to resolve disputes related to the electronic payment instruments services through the procedures carried out by a corporation falling under any of the following items:
- 一 法又は弁護士法の規定により罰金の刑に処せられ、その執行を終わり、又は執行を受けることがなくなった日から五年を経過しない法人
 - (i) a corporation that has been sentenced to a fine under the provisions of the Act or the Attorneys Act, and for whom five years have not passed since the day when the execution of the sentence terminated or the person ceased to be subject to the execution of the sentence;
 - 二 法第百条第一項の規定により法第九十九条第一項の規定による指定を取り消され、その取消しの日から五年を経過しない法人又は令第二十四条各号に掲げる指定を取り消され、その取消しの日から五年を経過しない法人
 - (ii) a corporation whose designation under the provisions of Article 99, paragraph (1) of the Act has been revoked under the provisions of Article 100, paragraph (1) of the Act and for whom five years have not passed from the date of the revocation, or a corporation whose designation stated in the items of Article 24 of the Order has been revoked and for whom five years have not passed from the date of the revocation;
 - 三 その業務を行う役員（役員が法人であるときは、その職務を行うべき者を含む。以下この号において同じ。）のうちに、次のいずれかに該当する者がある法人
 - (iii) a corporation whose officers conducting its business (if the officer is a corporation, including the person to perform its duties; the same applies below in this item) fall under either of the following:
 - イ 禁錮以上の刑に処せられ、又は法若しくは弁護士法の規定により刑に処せられ、その執行を終わり、又は執行を受けることがなくなった日から五年を経過しない者
 - (a) a person who has been sentenced to imprisonment without work or a heavier punishment or has been sentenced under the provisions of the Act or the Attorneys Act, and for whom five years have not passed since the day when the execution of the punishment terminated or the person ceased to be subject to the execution of the sentence;
 - ロ 法第百条第一項の規定により法第九十九条第一項の規定による指定を取り消された法人において、その取消しの日前一月以内にその法人の役員であった者でその取消しの日から五年を経過しない者又は令第二十四条各号に掲げる指定を取り消された法人において、その取消しの日前一月以内にその法人の役員であった者でその取消しの日から五年を経過しない者
 - (b) a person who was an officer of a corporation whose designation under the provisions of Article 99, paragraph (1) of the Act was revoked under the

provisions of Article 100, paragraph (1) of the Act, and who occupied that position within one month before the date of the revocation, and for whom five years have not passed from the date of the revocation, or a person who was an officer of a corporation whose designation stated in the items of Article 24 of the Order was revoked, and who occupied that position within one month before the date of the revocation, and for whom five years have not passed from the date of the revocation.

(特定電子決済手段等)

(Specified Electronic Payment Instruments)

第四十三条 法第六十二条の十七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 43 The instruments specified by Cabinet Office Order as prescribed in Article 62-17, paragraph (1) of the Act are the following:

一 電子決済手段のうち、外国通貨で表示されるもの

(i) the electronic payment instruments indicated in a foreign currency;

二 電子決済手段のうち、法第二条第五項第四号に掲げるもの

(ii) the electronic payment instruments stated in Article 2, paragraph (5), item (iv) of the Act.

(契約の種類)

(Contract Type)

第四十四条 法第六十二条の十七第一項において準用する金融商品取引法（以下この章において「準用金融商品取引法」という。）第三十四条に規定する内閣府令で定めるものは、特定電子決済手段等取引契約（同項に規定する特定電子決済手段等取引契約をいう。以下この章において同じ。）とする。

Article 44 What is specified by Cabinet Office Order as prescribed in Article 34 of the Financial Instruments and Exchange Act as applied mutatis mutandis pursuant to Article 62-17, paragraph (1) of the Act (referred to below as the "Financial Instruments and Exchange Act as applied mutatis mutandis" in this Chapter) is a contract for specified electronic payment instruments transactions (meaning the contract for specified electronic payment instruments transactions prescribed in that paragraph; the same applies below in this Chapter).

(申出をした特定投資家に交付する書面の記載事項)

(Required Information Particulars Required in a Document to Be Delivered to a Professional Investor Who Has Made a Request)

第四十五条 準用金融商品取引法第三十四条の二第三項第四号に規定する内閣府令で定める事項は、申出者（同項に規定する申出者をいう。）は、同条第二項の規定による承諾を行った電子決済手段等取引業者のみから対象契約（同項に規定する対象契約を

いう。第四十八条において同じ。) に関して特定投資家(金融商品取引法第二条第三十一項に規定する特定投資家をいう。以下この章において同じ。) 以外の利用者として取り扱われることになる旨とする。

Article 45 The particular specified by Cabinet Office Order as prescribed in Article 34-2, paragraph (3), item (iv) of the Financial Instruments and Exchange Act as applied mutatis mutandis is the fact that the applicant (meaning the applicant prescribed in that paragraph) will be treated as a user other than a professional investor (meaning the professional investor prescribed in Article 2, paragraph (31) of the Financial Instruments and Exchange Act; the same applies below in this Chapter) regarding the subject contract (meaning the subject contract prescribed in Article 34-2, paragraph (2) of the Financial Instruments and Exchange Act as applied mutatis mutandis; the same applies in Article 48), only by the electronic payment instruments service provider who has accepted the request pursuant to the provisions of paragraph (2) of that Article.

(情報通信の技術を利用した提供)

(Provision by Use of Information and Communications Technology)

第四十六条 準用金融商品取引法第三十四条の二第四項(準用金融商品取引法第三十四条の三第十二項(準用金融商品取引法第三十四条の四第六項において準用する場合を含む。)、第三十四条の四第三項、第三十七条の三第二項及び第三十七条の四第二項において準用する場合を含む。以下この条において同じ。)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 46 (1) The particulars specified by Cabinet Office Order as prescribed in Article 34-2, paragraph (4) of the Financial Instruments and Exchange Act as applied mutatis mutandis (including as applied mutatis mutandis pursuant to Article 34-3, paragraph (12) of the Financial Instruments and Exchange Act as applied mutatis mutandis (including as applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as applied mutatis mutandis), Article 34-4, paragraph (3), Article 37-3, paragraph (2), and Article 37-4, paragraph (2) of the Financial Instruments and Exchange Act as applied mutatis mutandis; the same applies below in this Article) are as follows:

一 電子情報処理組織を使用する方法のうち次に掲げるもの

(i) the methods of using an electronic data processing system stated below:

イ 電子決済手段等取引業者(準用金融商品取引法第三十四条の二第四項に規定する事項の提供を行う電子決済手段等取引業者との契約によりファイルを自己の管理する電子計算機に備え置き、これを当該事項を提供する相手方(以下この条において「利用者」という。)又は当該電子決済手段等取引業者の用に供する者を含む。以下この条において同じ。)の使用に係る電子計算機と利用者等(利用者又は利用者との契約により利用者ファイル(専ら利用者の用に供せられるファイ

ルをいう。以下この条において同じ。)を自己の管理する電子計算機に備え置く者をいう。以下この条において同じ。)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書面に記載すべき事項(以下この条において「記載事項」という。)を送信し、利用者等の使用に係る電子計算機に備えられた利用者ファイルに記録する方法(同項に規定する方法による提供を受ける旨の承諾又は受けない旨の申出をする場合にあつては、同項に規定する事項の提供を行う電子決済手段等取引業者の使用に係る電子計算機に備えられたファイルにその旨を記録する方法)

(a) the method of transmitting the particulars required in a document (referred to below as the "required particulars" in this Article) via a telecommunications line connecting a computer used by the electronic payment instruments service provider (including a person who, pursuant to a contract with the electronic payment instruments service provider providing the particulars prescribed in Article 34-2, paragraph (4) of the Financial Instruments and Exchange Act as applied mutatis mutandis, stores files on a computer they manage and makes those files available for use to the party to which those required particulars are provided (referred to below as the "users" in this Article) or to the electronic payment instruments service provider; the same applies below in this Article) and the computers used by the users, etc. (meaning a user or a person who, pursuant to a contract with the user, stores a user file (meaning a file solely made available for use to the users; the same applies below in this Article) on a computer they manage; the same applies below in this Article), and recording those required particulars in a user file stored on the computer used by the users, etc. (if the applicant consents to the provision by the methods specified in Article 34-2, paragraph (4) of the Financial Instruments and Exchange Act as applied mutatis mutandis or notifies that the applicant will not receive the particulars by those methods, recording that consent or that notification in a file stored on the computer used by the electronic payment instruments service provider who provides the particulars prescribed in that paragraph);

ロ 電子決済手段等取引業者の使用に係る電子計算機に備えられたファイルに記録された記載事項を電気通信回線を通じて利用者の閲覧に供し、利用者等の使用に係る電子計算機に備えられた当該利用者の利用者ファイルに当該記載事項を記録する方法(準用金融商品取引法第三十四条の二第四項に規定する方法による提供を受ける旨の承諾又は受けない旨の申出をする場合にあつては、電子決済手段等取引業者の使用に係る電子計算機に備えられたファイルにその旨を記録する方法)

(b) the method of making the required particulars that are recorded in the files stored on a computer used by the electronic payment instruments service provider available to a user for inspection via a telecommunications

line, and recording those required particulars in a user file of the relevant user stored on the computer used by the users, etc. (if the applicant consents to the provision by the methods specified in Article 34-2, paragraph (4) of the Financial Instruments and Exchange Act as applied mutatis mutandis or notifies that the applicant will not receive the particulars by those methods, the method of recording that consent or that notification in a file stored on the computer used by the electronic payment instruments service provider);

ハ 電子決済手段等取引業者の使用に係る電子計算機に備えられた利用者ファイルに記録された記載事項を電気通信回線を通じて利用者の閲覧に供する方法

(c) the method of making the required particulars that are recorded in the user file stored on a computer used by the electronic payment instruments service provider available to a user for inspection via a telecommunications line;

ニ 閲覧ファイル（電子決済手段等取引業者の使用に係る電子計算機に備えられたファイルであって、同時に複数の利用者の閲覧に供するため記載事項を記録させるファイルをいう。以下この条において同じ。）に記録された記載事項を電気通信回線を通じて利用者の閲覧に供する方法

(d) the method of making the required particulars that are recorded in the inspection file (meaning a file which is stored on a computer used by the electronic payment instruments service provider and in which the required particulars are recorded for the purpose of making them available for inspection by multiple users at the same time; the same applies below in this Article) available to a user for inspection via a telecommunications line;

二 電磁的記録媒体をもって調製するファイルに記載事項を記録したものを交付する方法

(ii) the method of delivering a file with the required particulars, which is prepared by using an electronic or magnetic recording medium.

2 前項各号に掲げる方法は、次に掲げる基準に適合するものでなければならない。

(2) The methods stated in the items of the preceding paragraph must conform to the following criteria:

一 利用者が利用者ファイル又は閲覧ファイルへの記録を出力することにより書面を作成できるものであること。

(i) the method enables a user to prepare a document by printing out information recorded on the user file or inspection file;

二 前項第一号イ、ハ又はニに掲げる方法（利用者の使用に係る電子計算機に備えられた利用者ファイルに記載事項を記録する方法を除く。）にあつては、記載事項を利用者ファイル又は閲覧ファイルに記録する旨又は記録した旨を利用者に対し通知するものであること。ただし、利用者が当該記載事項を閲覧していたことを確認したときは、この限りでない。

(ii) for the methods stated in item (i), (a), (c) or (d) of the preceding paragraph (excluding recording the required particulars in a user file stored on a computer used by a user), the user is informed of the fact that the required particulars will be or have been recorded in the user file or the inspection file; provided, however, that this does not apply when it is confirmed that the user has inspected those required particulars;

三 前項第一号ハ又はニに掲げる方法にあつては、記載事項に掲げられた取引を最後に行った日以後五年間（当該期間が終了する日までの間に当該記載事項に係る苦情の申出があったときは、当該期間が終了する日又は当該苦情が解決した日のいずれか遅い日までの間）次に掲げる事項を消去し又は改変することができないものであること。ただし、閲覧に供している記載事項を書面により交付する場合、利用者の承諾（令第十九条の八に規定する方法による承諾をいう。）を得て同号イ若しくはロ若しくは同項第二号に掲げる方法により提供する場合又は利用者による当該記載事項に係る消去の指図がある場合は、当該記載事項を消去することができる。

(iii) for the methods stated in item (i), (c) or (d) of the preceding paragraph, the following particulars cannot be deleted or altered for five years after the day on which the transaction referred to in the required particulars was last conducted (when any complaint related to the required particulars has been raised before the last day of the relevant period, until the last day of the relevant period or the day on which the complaint was resolved, whichever comes later); provided, however, that the required particulars may be deleted if the required particulars that have been made available for inspection are delivered in writing, if those particulars are provided by the method stated in item (i), (a) or (b) of the preceding paragraph or in item (ii) of that paragraph with the user's consent (meaning a consent given by the method prescribed in Article 19-8 of the Order), or if the user has instructed for those required particulars to be deleted:

イ 前項第一号ハに掲げる方法については、利用者ファイルに記録された記載事項
(a) for the method stated in item (i), (c) of the preceding paragraph, the required particulars that are recorded in the user file;

ロ 前項第一号ニに掲げる方法については、閲覧ファイルに記録された記載事項
(b) for the method stated in item (i), (d) of the preceding paragraph, the required particulars that are recorded in the inspection file;

四 前項第一号ニに掲げる方法にあつては、次に掲げる基準に適合するものであること。

(iv) for the method stated in item (i), (d) of the preceding paragraph, the following requirements must be met:

イ 利用者が閲覧ファイルを閲覧するために必要な情報を利用者ファイルに記録するものであること。

(a) information necessary for a user to inspect the inspection file is recorded in the user file;

ロ 前号に規定する期間を経過するまでの間において、イの規定により利用者が閲覧ファイルを検閲するために必要な情報を記録した利用者ファイルと当該閲覧ファイルとを電気通信回線を通じて接続可能な状態を維持させること。ただし、閲覧の提供を受けた利用者が接続可能な状態を維持させることについて不要である旨通知した場合は、この限りでない。

(b) until the elapse of the period prescribed in the preceding item, the ability to connect to the user file with the information necessary for a user to inspect the inspection file under the provisions of (a) and the inspection file via a telecommunications line is maintained; provided, however, that this does not apply if a user who has been given access to the files has notified that the ability to connect does not need to be maintained.

3 第一項第一号の「電子情報処理組織」とは、電子決済手段等取引業者の使用に係る電子計算機と、利用者ファイルを備えた利用者等又は電子決済手段等取引業者の使用に係る電子計算機とを電気通信回線で接続した電子情報処理組織をいう。

(3) The term "electronic data processing system" as used in paragraph (1), item (i) means an electronic data processing system connecting a computer used by an electronic payment instruments service provider and a computer storing the user file used by a user, etc. or an electronic payment instruments service provider, via a telecommunications line.

(電磁的方法の種類及び内容)

(Types and Details of Electronic or Magnetic Means)

第四十七条 令第十九条の八第一項及び第十九条の九第一項の規定により示すべき方法の種類及び内容は、次に掲げる事項とする。

Article 47 The types and details of the methods to be specified under the provisions of Article 19-8, paragraph (1) and Article 19-9, paragraph (1) of the Order are as follows:

一 前条第一項各号又は第四十九条第一項各号に掲げる方法のうち電子決済手段等取引業者が使用するもの

(i) the methods stated in the items of paragraph (1) of the preceding Article or the items of Article 49, paragraph (1), which are to be used by an electronic payment instruments service provider;

二 ファイルへの記録の方式

(ii) the format for recording information in a file.

(特定投資家への復帰申出をした者が同意を行う書面の記載事項)

(Particulars Required in a Document Indicating Consent by a Person Having Made a Request for Reinstatement as a Professional Investor)

第四十八条 準用金融商品取引法第三十四条の二第十一項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 48 The particulars specified by Cabinet Office Order as prescribed in

Article 34-2, paragraph (11) of the Financial Instruments and Exchange Act as applied mutatis mutandis are as follows:

一 準用金融商品取引法第三十四条の二第十一項の規定による承諾をする日（第四号及び第五号において「承諾日」という。）

(i) the day on which the approval under the provisions of Article 34-2, paragraph (11) of the Financial Instruments and Exchange Act as applied mutatis mutandis is to be given (referred to below as the "date of approval" in items (iv) and (v));

二 対象契約が特定電子決済手段等取引契約である旨

(ii) the fact that the subject contract is a contract for specified electronic payment instruments transactions;

三 復帰申出者（準用金融商品取引法第三十四条の二第十一項に規定する復帰申出者をいう。以下この条において同じ。）が次に掲げる事項を理解している旨

(iii) the fact that the applicant for reinstatement (meaning the applicant for reinstatement prescribed in Article 34-2, paragraph (11) of the Financial Instruments and Exchange Act as applied mutatis mutandis; the same applies below in this Article) understands the following:

イ 準用金融商品取引法第四十五条各号（第三号及び第四号を除く。）に掲げる規定は、対象契約に関して復帰申出者が当該各号に定める者である場合（同条ただし書に規定する場合を除く。）には適用されない旨

(a) the fact that the provisions stated in the items of Article 45 (excluding items (iii) and (iv)) of the Financial Instruments and Exchange Act as applied mutatis mutandis do not apply if the applicant for reinstatement is any of the persons specified respectively in those items regarding the subject contract (excluding the cases prescribed in the proviso to that Article);

ロ 対象契約に関して特定投資家として取り扱われることがその知識、経験及び財産の状況に照らして適当ではない者が特定投資家として取り扱われる場合には、当該者の保護に欠けることとなるおそれがある旨

(b) the fact that if a person who is deemed unsuitable to be treated as a professional investor regarding the subject contract based on the person's knowledge, experience, and state of property, is treated as a professional investor, that person might not be sufficiently protected;

四 承諾日以後に対象契約の締結の勧誘又は締結をする場合において、復帰申出者を再び特定投資家として取り扱う旨

(iv) the fact that the applicant for reinstatement will again be treated as a professional investor if the conclusion of the subject contract is solicited or the subject contract is concluded on or after the date of approval;

五 復帰申出者は、承諾日以後いつでも、準用金融商品取引法第三十四条の二第一項の規定による申出ができる旨

(v) the fact that the applicant for reinstatement may make a request under the

provisions of Article 34-2, paragraph (1) of the Financial Instruments and Exchange Act as applied mutatis mutandis at any time on or after the date of approval.

(情報通信の技術を利用した同意の取得)

(Obtaining Consent by Using Information and Communication Technology)

第四十九条 準用金融商品取引法第三十四条の二第十二項（準用金融商品取引法第三十四条の三第三項（準用金融商品取引法第三十四条の四第六項において準用する場合を含む。）において準用する場合を含む。以下この条において同じ。）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 49 (1) The methods specified by Cabinet Office Order as prescribed in Article 34-2, paragraph (12) of the Financial Instruments and Exchange Act as applied mutatis mutandis (including as applied mutatis mutandis pursuant to Article 34-3, paragraph (3) of the Financial Instruments and Exchange Act as applied mutatis mutandis (including as applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as applied mutatis mutandis); the same applies below in this Article) are as follows:

一 電子情報処理組織を使用する方法のうち次に掲げるもの

(i) the methods of using an electronic data processing system stated below:

イ 電子決済手段等取引業者の使用に係る電子計算機と準用金融商品取引法第三十四条の二第十二項の規定により同意を得ようとする相手方（以下この条において「利用者」という。）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送信し、受信者の使用に係る電子計算機に備えられたファイルに記録する方法

(a) the method of transmitting the information via a telecommunications line connecting a computer used by the electronic payment instruments service provider and a computer used by the party from whom a consent is to be obtained under the provisions of Article 34-2, paragraph (12) of the Financial Instruments and Exchange Act as applied mutatis mutandis (the party is referred to below as the "user" in this Article) and recording the information in a file stored on a computer used by the recipient;

ロ 電子決済手段等取引業者の使用に係る電子計算機に備えられたファイルに記録された利用者の同意に関する事項を電気通信回線を通じて当該利用者の閲覧に供し、当該電子決済手段等取引業者の使用に係る電子計算機に備えられたファイルに当該利用者の同意に関する事項を記録する方法

(b) the method of making the particulars concerning the user's consent recorded in a file stored on a computer used by the electronic payment instruments service provider available to the user for inspection via a telecommunications line, and recording the particulars concerning the user's consent in the file stored on the computer used by the electronic payment instruments service provider;

二 電磁的記録媒体をもって調製するファイルに同意に関する事項を記録したものを得る方法

(ii) the method of obtaining a file with the particulars concerning a consent, which is prepared by using an electronic or magnetic recording medium.

2 前項各号に掲げる方法は、電子決済手段等取引業者がファイルへの記録を出力することにより書面を作成することができるものでなければならない。

(2) The methods stated in the items of the preceding paragraph must enable an electronic payment instruments service provider to prepare a document by printing out the information recorded in the files.

3 第一項第一号の「電子情報処理組織」とは、電子決済手段等取引業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電気通信回線で接続した電子情報処理組織をいう。

(3) The term "electronic data processing system" as used in paragraph (1), item (i) means an electronic data processing system connecting a computer used by an electronic payment instruments service provider and a computer used by a user via a telecommunications line.

(特定投資家以外の利用者である法人が特定投資家とみなされる場合の期限日)

(End Date If a Corporation Which is a User Other Than a Professional Investor is Deemed to Be a Professional Investor)

第五十条 準用金融商品取引法第三十四条の三第二項に規定する内閣府令で定める場合は、電子決済手段等取引業者が一定の日を定め、次に掲げる事項を当該電子決済手段等取引業者の営業所の公衆の見やすい場所への掲示その他の適切な方法により公表している場合とする。

Article 50 (1) The case specified by Cabinet Office Order as prescribed in Article 34-3, paragraph (2) of the Financial Instruments and Exchange Act as applied mutatis mutandis is when an electronic payment instruments service provider has designated a certain date and made public the following particulars by posting them in a place easily accessible to the public at its business office or by any other suitable means:

一 当該日

(i) the designated date;

二 次項に規定する日を期限日（準用金融商品取引法第三十四条の三第二項第二号に規定する期限日をいう。次条第二項第一号及び第五十二条において同じ。）とする旨

(ii) the fact that the day prescribed in the following paragraph is to be the end date (meaning the end date prescribed in Article 34-3, paragraph (2), item (i) of the Financial Instruments and Exchange Act as applied mutatis mutandis; the same applies in paragraph (2), item (i) of the following Article and Article 52).

2 準用金融商品取引法第三十四条の三第二項に規定する内閣府令で定める日は、電子

決済手段等取引業者が前項の規定により定めた日であって承諾日（同条第二項第一号に規定する承諾日をいう。次条第二項第三号及び第五十二条において同じ。）から起算して一年以内の日のうち最も遅い日とする。

(2) The day specified by Cabinet Office Order as prescribed in Article 34-3, paragraph (2) of the Financial Instruments and Exchange Act as applied mutatis mutandis is to be the day which is designated by an electronic payment instruments service provider under the provisions of the preceding paragraph and which is the latest date within a period of one year from the approval date (meaning the approval date prescribed in paragraph (2), item (i) of that Article; the same applies in paragraph (2), item (iii) of the following Article and Article 52).

(申出をした特定投資家以外の利用者である法人が同意を行う書面の記載事項)
(Particulars Required in a Document Indicating Consent by a Corporation
Which Made a Request and Which Is a User Other Than a Professional
Investor)

第五十一条 準用金融商品取引法第三十四条の三第二項第四号イに規定する内閣府令で定める事項は、準用金融商品取引法第四十五条各号（第三号及び第四号を除く。）に掲げる規定は、対象契約（同項第二号に規定する対象契約をいう。次項及び第五十三条において同じ。）に関して申出者（準用金融商品取引法第三十四条の三第二項に規定する申出者をいう。次項において同じ。）が当該各号に定める者である場合（準用金融商品取引法第四十五条ただし書に規定する場合を除く。）には適用されない旨とする。

Article 51 (1) The particular specified by Cabinet Office Order as prescribed in Article 34-3, paragraph (2), item (iv), (a) of the Financial Instruments and Exchange Act as applied mutatis mutandis is the fact that the provisions stated in the items of Article 45 (excluding items (iii) and (iv)) of the Financial Instruments and Exchange Act as applied mutatis mutandis do not apply if the applicant (meaning the applicant prescribed in Article 34-3, paragraph (2) of the Financial Instruments and Exchange Act as applied mutatis mutandis; the same applies in the following paragraph) is any of the persons respectively specified in the items of Article 45 (excluding items (iii) and (iv)) of the Financial Instruments and Exchange Act as applied mutatis mutandis regarding the subject contract (meaning the subject contract prescribed in Article 34-3, paragraph (2), item (ii) of the Financial Instruments and Exchange Act as applied mutatis mutandis; the same applies in the following paragraph and Article 53) (excluding the cases prescribed in the proviso to Article 45 of the Financial Instruments and Exchange Act as applied mutatis mutandis).

2 準用金融商品取引法第三十四条の三第二項第七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) The particulars specified by Cabinet Office Order as prescribed in Article 34-3, paragraph (2), item (vii) of the Financial Instruments and Exchange Act as applied mutatis mutandis are as follows:

一 期限日以前に締結した対象契約に関して法令の規定又は契約の定めに基づいて行う行為については、期限日後に行うものであっても、申出者を特定投資家として取り扱う旨

(i) the fact that, regarding any act related to the subject contract concluded before the end date, which is to be conducted pursuant to the provisions of laws and regulations or of the contract, the applicant is treated as a professional investor, even if that act is conducted after the end date;

二 申出者は、準用金融商品取引法第三十四条の三第二項の規定による承諾を行った電子決済手段等取引業者のみから対象契約に関して特定投資家として取り扱われることになる旨

(ii) the fact that the applicant will be treated as a professional investor regarding the subject contract only by the electronic payment instruments service provider who has accepted the request pursuant to the provisions of Article 34-3, paragraph (2) of the Financial Instruments and Exchange Act as applied mutatis mutandis;

三 申出者は、承諾日以後いつでも、準用金融商品取引法第三十四条の三第九項の規定による申出ができる旨

(iii) the fact that the applicant may make a request under the provisions of Article 34-3, paragraph (9) of the Financial Instruments and Exchange Act as applied mutatis mutandis at any time on or after the approval date.

(申出をした特定投資家以外の利用者である法人が更新申出をするために必要な期間)

(Period Necessary to Make a Request for Renewal for a Corporation Which Made a Request and Which Is a User Other Than a Professional Investor)

第五十二条 準用金融商品取引法第三十四条の三第七項に規定する内閣府令で定める期間は、十一月（次の各号に掲げる場合にあっては、当該各号に定める期間）とする。

Article 52 (1) The period specified by Cabinet Office Order as prescribed in Article 34-3, paragraph (7) of the Financial Instruments and Exchange Act as applied mutatis mutandis is to be eleven months (in the cases stated in the following items, the period specified in each of those items):

一 承諾日から期限日までの期間が一年に満たない場合（次号に掲げる場合を除く。） 当該期間から一月を控除した期間

(i) if the period between the approval date and the end date is less than one year (excluding the case stated in the following item): that period minus one month;

二 承諾日から期限日までの期間が一月を超えない場合 一日

(ii) if the period between the approval date and the end date does not exceed

one month: one day.

2 準用金融商品取引法第三十四条の三第八項に規定する場合における前項の規定の適用については、同項各号中「承諾日」とあるのは、「前回の期限日の翌日」とする。

(2) With regard to the application of the provisions of the preceding paragraph in the cases prescribed in Article 34-3, paragraph (8) of the Financial Instruments and Exchange Act as applied mutatis mutandis, the term "approval date" in the items of the preceding paragraph is deemed to be replaced with "day following the previous end date".

(特定投資家以外の利用者への復帰申出をした法人に交付する書面の記載事項)

(Particulars Required in a Document to Be Delivered to a Corporation Having Made a Request for Reinstatement as a User Other Than a Professional Investor)

第五十三条 準用金融商品取引法第三十四条の三第十一項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 53 The particulars specified by Cabinet Office Order as prescribed in Article 34-3, paragraph (11) of the Financial Instruments and Exchange Act as applied mutatis mutandis are as follows:

一 準用金融商品取引法第三十四条の三第十項の規定により承諾をする日（第三号において「承諾日」という。）

(i) the day on which the approval under the provisions of Article 34-3, paragraph (10) of the Financial Instruments and Exchange Act as applied mutatis mutandis is to be given (referred to below as the "approval date" in item (iii));

二 対象契約が特定電子決済手段等取引契約である旨

(ii) the fact that the subject contract is a contract for specified electronic payment instruments transactions;

三 承諾日以後に対象契約の締結の勧誘又は締結をする場合において、準用金融商品取引法第三十四条の三第九項の規定による申出をした法人を再び特定投資家以外の利用者として取り扱う旨

(iii) the fact that the corporation that made a request under the provisions of Article 34-3, paragraph (9) of the Financial Instruments and Exchange Act as applied mutatis mutandis will again be treated as a user other than a professional investor if the subject contract is solicited or the subject contract is concluded on or after the approval date.

(特定投資家として取り扱うよう申し出ることができる営業者等)

(Proprietors That May Make a Request for Treatment as Professional Investors)

第五十四条 準用金融商品取引法第三十四条の四第一項第一号に規定する内閣府令で定めるものは、次に掲げる要件のいずれかに該当するものとする。

Article 54 (1) The individuals specified by Cabinet Office Order as prescribed in Article 34-4, paragraph (1), item (i) of the Financial Instruments and Exchange Act as applied mutatis mutandis are those that meet either of the following requirements:

一 準用金融商品取引法第三十四条の四第一項の規定による申出を行うことについて全ての匿名組合員の同意を得ていないこと。

(i) the individual has not obtained the consent from all of the silent partners on making a request under the provisions of Article 34-4, paragraph (1) of the Financial Instruments and Exchange Act as applied mutatis mutandis;

二 その締結した商法（明治三十二年法律第四十八号）第五百三十五条に規定する匿名組合契約に基づく出資の合計額が三億円未満であること。

(ii) the total amount of the equity investment under the silent partnership contract prescribed in Article 535 of the Commercial Code (Act No. 48 of 1899) which the individual concluded is less than 300 million yen.

2 準用金融商品取引法第三十四条の四第一項第一号に規定する内閣府令で定める個人は、次に掲げる者とする。

(2) The individuals specified by Cabinet Office Order as prescribed in Article 34-4, paragraph (1), item (i) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis are as follows:

一 民法（明治二十九年法律第八十九号）第六百六十七条第一項に規定する組合契約を締結して組合の業務の執行を委任された組合員である個人（次に掲げる要件の全てに該当する者に限る。）

(i) an individual who has concluded a partnership contract prescribed in Article 667, paragraph (1) of the Civil Code (Act No. 89 of 1896) and has become a partner delegated to manage the business of the partnership (limited to an individual who meets both of the following requirements):

イ 準用金融商品取引法第三十四条の四第一項の規定による申出を行うことについて他の全ての組合員の同意を得ていること。

(a) the individual has obtained the consent from all of the other partners on making a request under the provisions of Article 34-4, paragraph (1) of the Financial Instruments and Exchange Act as Applied Mutatis Mutandis;

ロ 当該組合契約に基づく出資の合計額が三億円以上であること。

(b) the total amount of the equity investment under the partnership contract is not less than 300 million yen;

二 有限責任事業組合契約に関する法律（平成十七年法律第四十号）第三条第一項に規定する有限責任事業組合契約を締結して組合の重要な業務の執行の決定に関与し、かつ、当該業務を自ら執行する組合員である個人（次に掲げる要件の全てに該当する者に限る。）

(ii) an individual who has concluded a limited liability partnership agreement prescribed in Article 3, paragraph (1) of the Limited Liability Partnership Act (Act No. 40 of 2005) and is involved in the decision-making on the

execution of the important business of the partnership, and who is also a partner personally executing the relevant business (limited to an individual who meets both of the following requirements):

イ 準用金融商品取引法第三十四条の四第一項の規定による申出を行うことについて他の全ての組合員の同意を得ていること。

(a) the individual has obtained the consent from all of the other partners on making a request under Article 34-4, paragraph (1) of the Financial Instruments and Exchange Act as applied mutatis mutandis;

ロ 当該有限責任事業組合契約に基づく出資の合計額が三億円以上であること。

(b) the total amount of the equity investment under the limited liability partnership agreement is not less than 300 million yen.

(特定投資家として取り扱うよう申し出ることができる個人)

(Individuals Who May Request Treatment as Professional Investors)

第五十五条 準用金融商品取引法第三十四条の四第一項第二号に規定する内閣府令で定める要件は、次に掲げる要件の全てに該当することとする。

Article 55 The requirements specified by Cabinet Office Order as prescribed in Article 34-4, paragraph (1), item (ii) of the Financial Instruments and Exchange Act as applied mutatis mutandis are that all of the following requirements must be met:

一 取引の状況その他の事情から合理的に判断して、承諾日（準用金融商品取引法第三十四条の四第六項において準用する準用金融商品取引法第三十四条の三第二項第一号に規定する承諾日をいう。次号、次条第二項、第五十七条第二項第三号及び第五十八条において同じ。）における申出者（準用金融商品取引法第三十四条の四第二項に規定する申出者をいう。以下この条及び第五十七条において同じ。）の資産の合計額から負債の合計額を控除した額が三億円以上になると見込まれること。

(i) judging reasonably from the status of the transactions or any other circumstances, the amount obtained by deducting the total amount of the applicant's liabilities (meaning the applicant prescribed in Article 34-4, paragraph (2) of the Financial Instruments and Exchange Act as applied mutatis mutandis; the same applies below in this Article and Article 57) as of the approval date (meaning the approval date prescribed in Article 34-3, paragraph (2), item (i) of the Financial Instruments and Exchange Act as applied mutatis mutandis that is applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as applied mutatis mutandis; the same applies in the following item, paragraph (2) of the following Article, Article 57, paragraph (2), item (iii), and Article 58) from the total amount of the applicant's assets as of the approval date is likely to be 300 million yen or more;

二 取引の状況その他の事情から合理的に判断して、承諾日における申出者の資産（次に掲げるものに限る。）の合計額が三億円以上になると見込まれること。

(ii) judging reasonably from the status of the transactions or any other circumstances, the total amount of the applicant's assets (limited to the assets stated as follows) as of the approval date is likely to be 300 million yen or more:

イ 有価証券（ホに掲げるもの及びヘに掲げるもの（不動産特定共同事業法（平成六年法律第七十七号）第二条第九項に規定する特例事業者と締結したものに限り。）並びにチに掲げるものに該当するものを除く。）

(a) securities (excluding those stated in (e) and (f) (limited to those for which contracts are concluded with a special enterprise operator prescribed in Article 2, paragraph (9) of the Act on Specified Joint Real Estate Ventures (Act No. 77 of 1994)) and those falling under what is stated in (h));

ロ デリバティブ取引（金融商品取引法第二条第二十項に規定するデリバティブ取引をいう。）に係る権利

(b) rights relating to a derivatives transaction (meaning the derivatives transaction prescribed in Article 2, paragraph (20) of the Financial Instruments and Exchange Act);

ハ 農業協同組合法第十一条の五に規定する特定貯金等、水産業協同組合法第十一条の十一に規定する特定貯金等、協同組合による金融事業に関する法律第六条の五の十一第一項に規定する特定預金等、信用金庫法第八十九条の二第一項に規定する特定預金等、長期信用銀行法第十七条の二に規定する特定預金等、労働金庫法第九十四条の二に規定する特定預金等、銀行法第十三条の四に規定する特定預金等、農林中央金庫法第五十九条の三に規定する特定預金等及び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）第二十九条に規定する特定預金等

(c) specified deposits, etc. prescribed in Article 11-5 of the Agricultural Cooperatives Act, specified deposits, etc. prescribed in Article 11-11 of the Fishery Cooperatives Act, specified deposits, etc. prescribed in Article 6-5-11, paragraph (1) of the Act on Financial Businesses by Cooperatives, specified deposits, etc. prescribed in Article 89-2, paragraph (1) of the Shinkin Bank Act, specified deposits, etc. prescribed in Article 17-2 of the Long-Term Credit Bank Act, specified deposits, etc. prescribed in Article 94-2 of the Labor Bank Act, specified deposits, etc. prescribed in Article 13-4 the Banking Act, specified deposits, etc. prescribed in Article 59-3 of the Norinchukin Bank Act, and specified deposits, etc. prescribed in Article 29 of the Shoko Chukin Bank Limited Act (Act No. 74 of 2007);

ニ 農業協同組合法第十一条の二十七に規定する特定共済契約、消費生活協同組合法（昭和二十三年法律第二百号）第十二条の三第一項に規定する特定共済契約、水産業協同組合法第十五条の十二に規定する特定共済契約、中小企業等協同組合法第九条の七の五第二項に規定する特定共済契約及び保険業法（平成七年法律第百五号）第三百条の二に規定する特定保険契約に基づく保険金、共済金、返戻金その他の給付金に係る権利

(d) the rights relating to benefits, such as insurance proceeds, mutual aid

benefits, and refunds payable under a specified mutual aid contract prescribed in Article 11-27 of the Agricultural Cooperatives Act, a specified mutual aid contract prescribed in Article 12-3, paragraph (1) of the Consumer Cooperatives Act (Act No. 200 of 1948), a specified mutual aid contract prescribed in Article 15-12 of the Fisheries Cooperatives Act, a specified mutual aid contract prescribed in Article 9-7-5, paragraph (2) of the Small and Medium-Sized Enterprise Cooperatives Act, and a specified insurance contract prescribed in Article 300-2 of the Insurance Business Act (Act No. 105 of 1995);

ホ 信託業法第二十四条の二に規定する特定信託契約に係る信託受益権（ちに掲げるものに該当するものを除く。）

(e) beneficial interest in a trust relating to a specific trust agreement prescribed in Article 24-2 of the Trust Business Act (excluding those falling under what is stated in (h));

へ 不動産特定共同事業法第二条第三項に規定する不動産特定共同事業契約に基づく権利

(f) rights under a specified joint real estate venture contract prescribed in Article 2, paragraph (3) of the Act on Specified Joint Real Estate Ventures;

ト 商品市場における取引（商品先物取引法（昭和二十五年法律第二百三十九号）第二条第十項に規定する商品市場における取引をいう。）、外国商品市場取引（同条第十三項に規定する外国商品市場取引をいう。）及び店頭商品デリバティブ取引（同条第十四項に規定する店頭商品デリバティブ取引をいう。）に係る権利

(g) rights relating to transactions on a commodity market (meaning the transactions on a commodity market prescribed in Article 2, paragraph (10) of the Commodity Derivatives Transaction Act (Act No. 239 of 1950)), foreign commodity market transactions (meaning the foreign commodity market transactions prescribed in paragraph (13) of that Article), and over-the-counter commodity derivatives transactions (meaning the over-the-counter commodity derivatives transactions prescribed in paragraph (14) of that Article);

チ 第四十三条各号に掲げるもの

(h) what is stated in the items of Article 43;

三 申出者が最初に当該電子決済手段等取引業者との間で特定電子決済手段等取引契約を締結した日から起算して一年を経過していること。

(iii) one year has elapsed from the day on which the applicant concluded a contract for specified electronic payment instruments transactions with the relevant electronic payment instruments service provider for the first time.

(特定投資家以外の利用者である個人が特定投資家とみなされる場合の期限日)

(End Date If an Individual Who Is a User Other Than a Professional Investor

is Deemed to Be a Professional Investor)

第五十六条 準用金融商品取引法第三十四条の四第六項において準用する準用金融商品取引法第三十四条の三第二項に規定する内閣府令で定める場合は、電子決済手段等取引業者が一定の日を定め、次に掲げる事項を当該電子決済手段等取引業者の営業所の公衆の見やすい場所への掲示その他の適切な方法により公表している場合とする。

Article 56 (1) The case specified by Cabinet Office Order as prescribed in Article 34-3, paragraph (2) of the Financial Instruments and Exchange Act as applied mutatis mutandis that is applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as applied mutatis mutandis is when an electronic payment instruments service provider has designated a certain date and made public the following particulars by posting them in a place easily accessible to the public at its business office or by any other suitable means:

一 当該日

(i) the designated date;

二 次項に規定する日を期限日（準用金融商品取引法第三十四条の四第六項において準用する準用金融商品取引法第三十四条の三第二項第二号に規定する期限日をいう。次条第二項第一号及び第五十八条において同じ。）とする旨

(ii) the fact that the day prescribed in the following paragraph is to be the end date (meaning the end date prescribed in Article 34-3, paragraph (2), item (ii) of the Financial Instruments and Exchange Act as applied mutatis mutandis that is applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as applied mutatis mutandis; the same applies in paragraph (2), item (i) of the following Article and Article 58).

2 準用金融商品取引法第三十四条の四第六項において準用する準用金融商品取引法第三十四条の三第二項に規定する内閣府令で定める日は、電子決済手段等取引業者が前項の規定により定めた日であって承諾日から起算して一年以内の日のうち最も遅い日とする。

(2) The day specified by Cabinet Office Order as prescribed in Article 34-3, paragraph (2) of the Financial Instruments and Exchange Act as applied mutatis mutandis that is applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as applied mutatis mutandis is to be the day designated by an electronic payment instruments service provider under the provisions of the preceding paragraph, which is the latest day within a period of one year from the approval date.

(申出をした特定投資家以外の利用者である個人が同意を行う書面の記載事項)

(Particulars Required in a Document Indicating Consent by an Individual Who Made a Request and Who Is a User Other Than a Professional Investor)

第五十七条 準用金融商品取引法第三十四条の四第六項において準用する準用金融商品

取引法第三十四条の三第二項第四号イに規定する内閣府令で定める事項は、準用金融商品取引法第四十五条各号（第三号及び第四号を除く。）に掲げる規定は、対象契約（同項第二号に規定する対象契約をいう。次項及び第五十九条において同じ。）に関して申出者が当該各号に定める者である場合（準用金融商品取引法第四十五条ただし書に規定する場合を除く。）には適用されない旨とする。

Article 57 (1) The particular specified by Cabinet Office Order as prescribed in Article 34-3, paragraph (2), item (iv), (a) of the Financial Instruments and Exchange Act as applied mutatis mutandis that is applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as applied mutatis mutandis is the fact that the provisions stated in the items of Article 45 (excluding items (iii) and (iv)) of the Financial Instruments and Exchange Act as applied mutatis mutandis do not apply if the applicant is any of the persons respectively specified in the items of Article 45 (excluding items (iii) and (iv)) of the Financial Instruments and Exchange Act as applied mutatis mutandis regarding the subject contract (meaning the subject contract prescribed in Article 34-3, paragraph (2), item (ii) of the Financial Instruments and Exchange Act as applied mutatis mutandis that is applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as applied mutatis mutandis; the same applies in the following paragraph and Article 59) (excluding the cases prescribed in the proviso to Article 45 of the Financial Instruments and Exchange Act as applied mutatis mutandis).

2 準用金融商品取引法第三十四条の四第六項において準用する準用金融商品取引法第三十四条の三第二項第七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) The particulars specified by Cabinet Office Order as prescribed in Article 34-3, paragraph (2), item (vii) of the Financial Instruments and Exchange Act as applied mutatis mutandis that is applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as applied mutatis mutandis are as follows:

一 期限日以前に締結した対象契約に関して法令の規定又は契約の定めに基づいて行う行為については、期限日後に行うものであっても、申出者を特定投資家として取り扱う旨

(i) the fact that, regarding any act related to the subject contract concluded before the end date, which is to be conducted pursuant to the provisions of laws and regulations or of the contract, the applicant is treated as a professional investor even if that act is conducted after the end date;

二 申出者は、準用金融商品取引法第三十四条の四第六項において準用する準用金融商品取引法第三十四条の三第二項の規定による承諾を行った電子決済手段等取引業者のみから対象契約に関して特定投資家として取り扱われることになる旨

(ii) the fact that the applicant will be treated as a professional investor

regarding the subject contract only by the electronic payment instruments service provider who has approved the request pursuant to the provisions of Article 34-3, paragraph (2) of the Financial Instruments and Exchange Act as applied mutatis mutandis that is applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as applied mutatis mutandis;

三 申出者は、承諾日以後いつでも、準用金融商品取引法第三十四条の四第四項の規定による申出ができる旨

(iii) the fact that the applicant may make a request under the provisions of Article 34-4, paragraph (4) of the Financial Instruments and Exchange Act as applied mutatis mutandis at any time on or after the approval date.

(申出をした特定投資家以外の利用者である個人が更新申出をするために必要な期間)

(Period Necessary to Make a Request for Renewal for an Individual Who Made a Request and Who Is a User Other Than a Professional Investor)

第五十八条 準用金融商品取引法第三十四条の四第六項において準用する準用金融商品取引法第三十四条の三第七項に規定する内閣府令で定める期間は、十一月（次の各号に掲げる場合にあっては、当該各号に定める期間）とする。

Article 58 (1) The period specified by Cabinet Office Order as prescribed in Article 34-3, paragraph (7) of the Financial Instruments and Exchange Act as applied mutatis mutandis that is applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as applied mutatis mutandis is to be eleven months (in the cases stated in the following items, the period specified in each of those items):

一 承諾日から期限日までの期間が一年に満たない場合（次号に掲げる場合を除く。） 当該期間から一月を控除した期間

(i) if the period between the approval date and the end date is less than one year (excluding the case stated in the following item): that period minus one month;

二 承諾日から期限日までの期間が一月を超えない場合 一日

(ii) if the period between the approval date and the end date does not exceed one month: one day.

2 準用金融商品取引法第三十四条の四第六項において準用する準用金融商品取引法第三十四条の三第八項に規定する場合における前項の規定の適用については、同項中「承諾日」とあるのは、「前回の期限日の翌日」とする。

(2) With regard to the application of the provisions of the preceding paragraph in the cases prescribed in Article 34-3, paragraph (8) of the Financial Instruments and Exchange Act as applied mutatis mutandis that is applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as applied mutatis mutandis, the term "approval date" in

the preceding paragraph is deemed to be replaced with "day following the previous end date".

(特定投資家以外の利用者への復帰申出をした個人に交付する書面の記載事項)
(Particulars Required in a Document to Be Delivered to an Individual Having Made a Request for Reinstatement as a User Other than a Professional Investor)

第五十九条 準用金融商品取引法第三十四条の四第六項において準用する準用金融商品取引法第三十四条の三第十一項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 59 The particulars specified by Cabinet Office Order as prescribed in Article 34-3, paragraph (11) of the Financial Instruments and Exchange Act as applied mutatis mutandis that is applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as applied mutatis mutandis are as follows:

一 準用金融商品取引法第三十四条の四第五項の規定により承諾をする日（第三号において「承諾日」という。）

(i) the day on which the approval under the provisions of Article 34-4, paragraph (5) of the Financial Instruments and Exchange Act as applied mutatis mutandis is to be given (referred to as the "approval date" in item (iii));

二 対象契約が特定電子決済手段等取引契約である旨

(ii) the fact that the subject contract is a contract for specified electronic payment instruments transactions;

三 承諾日以後に対象契約の締結の勧誘又は締結をする場合において、準用金融商品取引法第三十四条の四第四項の規定による申出をした個人を再び特定投資家以外の利用者として取り扱う旨

(iii) the fact that the individual who made a request under the provisions of Article 34-4, paragraph (4) of the Financial Instruments and Exchange Act as applied mutatis mutandis will again be treated as a user other than a professional investor if the subject contract is solicited or the subject contract is concluded on or after the approval date.

(広告類似行為)

(Acts Similar to Advertising)

第六十条 準用金融商品取引法第三十七条各項に規定する内閣府令で定める行為は、郵便、信書便（民間事業者による信書の送達に関する法律（平成十四年法律第九十九号）第二条第六項に規定する一般信書便事業者又は同条第九項に規定する特定信書便事業者の提供する同条第二項に規定する信書便をいう。）、ファクシミリ装置を用いて送信する方法、電子メール（特定電子メールの送信の適正化等に関する法律（平成十四年法律第二十六号）第二条第一号に規定する電子メールをいう。）を送信する方

法、ビラ又はパンフレットを配布する方法その他の方法（次に掲げるものを除く。）により多数の者に対して同様の内容で行う情報の提供とする。

Article 60 The acts specified by Cabinet Office Order as prescribed in the paragraphs of Article 37 of the Financial Instruments and Exchange Act as applied mutatis mutandis are to be the provision of identical information to many persons, by postal mail, correspondence delivery (meaning the correspondence delivery prescribed in Article 2, paragraph (2) of the Act on Correspondence Delivery by Private Business Operators (Act No. 99 of 2002) that is provided by a general correspondence delivery operator prescribed in paragraph (6) of that Article or by a specified correspondence delivery operator prescribed in paragraph (9) of that Article), transmission by facsimile devices, transmission by electronic mail (meaning the electronic mail prescribed in Article 2, item (i) of the Act on Regulation of Transmission of Specified Electronic Mail (Act No. 26 of 2002)), distribution of leaflets or pamphlets, or by any other means (excluding those stated as follows):

一 法令又は法令に基づく行政官庁の処分に基づき作成された書類を配布する方法
(i) distribution of documents prepared in accordance with laws or regulations, or in accordance with the dispositions rendered by administrative agencies under laws and regulations;

二 個別の企業の分析及び評価に関する資料であって、特定電子決済手段等取引契約の締結の勧誘に使用しないものを配布する方法

(ii) distribution of materials on the analysis and appraisal of individual companies not intended to be used for solicitation for the conclusion of a contract for specified electronic payment instruments transactions;

三 次に掲げる全ての事項のみが表示されている景品その他の物品（口からニまでに掲げる事項について明瞭かつ正確に表示されているものに限る。）を提供する方法（当該事項のうち景品その他の物品に表示されていない事項がある場合にあっては、当該景品その他の物品と当該事項が表示されている他の物品とを一体のものとして提供する方法を含む。）

(iii) provision of premiums or any other goods only indicating all of the following particulars (limited to premiums or goods clearly and accurately indicating the particulars stated in (b) through (d)) (if any of the following particulars are not indicated on the premiums or other goods, including provision of those premiums or other goods together with other goods where the relevant particular is indicated):

イ 特定電子決済手段等取引契約に係る電子決済手段の名称

(a) the name of the electronic payment instruments relating to a contract for specified electronic payment instruments transactions;

ロ この号に規定する方法により多数の者に対して同様の内容で行う情報の提供をする電子決済手段等取引業者の商号又はその通称

(b) the trade name, or alias of the electronic payment instruments service

provider that provides identical information to many persons by the methods prescribed in this item;

ハ 令第十九条の十第二項第一号に掲げる事項（当該事項の文字又は数字が当該事項以外の事項の文字又は数字のうち最も大きなものと著しく異なる大きさで表示されているものに限る。）

(c) the particulars stated in Article 19-10, paragraph (2), item (i) of the Order (limited to when the letters or numerical characters representing the relevant particulars are indicated in a size which does not differ substantially from the size of the largest letters or numerical characters representing other particulars);

ニ 次に掲げるいずれかの書面の内容を十分に読むべき旨

(d) a notice stating that the details of either of the following documents should be read thoroughly:

(1) 準用金融商品取引法第三十七条の三第一項に規定する書面（以下この章において「契約締結前交付書面」という。）

1. the document prescribed in Article 37-3, paragraph (1) of the Financial Instruments and Exchange Act as applied mutatis mutandis (referred to below as the "document to be delivered prior to conclusion of contract" in this Chapter);

(2) 第六十七条第一項第二号ロに規定する契約変更書面

2. the contract change document prescribed in Article 67, paragraph (1), item (ii), (b).

(特定電子決済手段等取引契約に係る電子決済手段関連業務の内容についての広告等の表示方法)

(Method of Indicating How the Details of the Electronic Payment Instruments - Related Business Relating to a Contract for Specified Electronic Payment Instruments Transactions Are Advertised)

第六十一条 電子決済手段等取引業者がその行う特定電子決済手段等取引契約に係る電子決済手段関連業務の内容について広告又は前条に規定する行為（次項及び第六十四条第一項第二号において「広告等」という。）をするとき、準用金融商品取引法第三十七条第一項各号に掲げる事項について明瞭かつ正確に表示しなければならない。

Article 61 (1) When making an advertisement or conducting any of the acts prescribed in the preceding Article (referred to below as the "advertisement, etc." in the following paragraph and Article 64, paragraph (1), item (ii)) regarding the details of its electronic payment instruments-related business relating to a contract for specified electronic payment instruments transactions, an electronic payment instruments service provider must clearly and accurately indicate the particulars stated in the items of Article 37, paragraph (1) of the Financial Instruments and Exchange Act as applied mutatis mutandis.

2 電子決済手段等取引業者がその行う特定電子決済手段等取引契約に係る電子決済手段関連業務の内容について広告等をするときは、令第十九条の十第一項第二号に掲げる事項の文字又は数字を当該事項以外の事項の文字又は数字のうち最も大きなものと著しく異なる大きさで表示するものとする。

(2) When making an advertisement, etc. regarding the details of its electronic payment instruments-related business relating to a contract for specified electronic payment instruments transactions, an electronic payment instruments service provider is to indicate the particulars stated in Article 19-10, paragraph (1), item (ii) of the Order by using letters or numerical characters in a size which does not differ substantially from the size of the largest letters or numerical characters representing other particulars.

3 電子決済手段等取引業者がその行う特定電子決済手段等取引契約に係る電子決済手段関連業務の内容について基幹放送事業者（放送法（昭和二十五年法律第百三十二号）第二条第二十三号に規定する基幹放送事業者をいい、日本放送協会及び放送大学学園（放送大学学園法（平成十四年法律第百五十六号）第三条に規定する放送大学学園をいう。）を除く。第六十四条第一項第二号において同じ。）の放送設備により放送をさせる方法又は同項各号に掲げる方法（音声により放送をさせる方法を除く。）により広告をするときは、前項の規定にかかわらず、令第十九条の十第二項第一号に掲げる事項の文字又は数字を当該事項以外の事項の文字又は数字のうち最も大きなものと著しく異なる大きさで表示するものとする。

(3) Notwithstanding the provisions of the preceding paragraph, when an electronic payment instruments service provider intends to make an advertisement for the details of its electronic payment instruments-related business relating to a contract for specified electronic payment instruments transactions by having it broadcast through the use of broadcasting facilities of a basic broadcaster (meaning the basic broadcaster prescribed in Article 2, item (xxiii) of the Broadcast Act (Act No. 132 of 1950) and excluding the Japan Broadcasting Corporation and the Open University of Japan (meaning the Open University of Japan prescribed in Article 3 of the Act on the Open University of Japan (Act No. 156 of 2002)); the same applies in Article 64, paragraph (1), item (ii)) or by any of the methods stated in the items of that paragraph (excluding sound broadcasting), the electronic payment instruments service provider is to indicate the particulars stated in Article 19-10, paragraph (2), item (i) of the Order by using letters or numerical characters in a size which does not differ substantially from the size of the largest letters or numerical characters representing other particulars.

(利用者が支払うべき対価に関する事項)

(Particulars Concerning Consideration Payable by Users)

第六十二条 令第十九条の十第一項第一号に規定する内閣府令で定めるものは、手数料、報酬、費用その他いかなる名称によるかを問わず、特定電子決済手段等取引契約に関

して利用者が支払うべき対価（電子決済手段の価格又は電子決済手段信用取引について利用者が預託すべき保証金の額を除く。以下「手数料等」という。）の種類ごとの金額若しくはその上限額又はこれらの計算方法（当該特定電子決済手段等取引契約に係る電子決済手段の価格に対する割合を含む。以下この条において同じ。）の概要及び当該金額の合計額若しくはその上限額又はこれらの計算方法の概要とする。ただし、これらの表示をすることができない場合にあっては、その旨及びその理由とする。

Article 62 The particulars specified by Cabinet Office Order as prescribed in Article 19-10, paragraph (1), item (i) of the Order represent the amount of consideration payable by a user in relation to a contract for specified electronic payment instruments transactions, irrespective of what that amount is named, including fees, remuneration, or expenses (excluding the price of the electronic payment instruments or the amount of security deposit to be deposited by the user in relation to a contract for specified electronic payment instruments transactions; referred to below as "fees, etc."), by type or its upper limit, or an outline of the method of its calculation (including the ratio to the price of the electronic payment instruments relating to the contract for specified electronic payment instruments transactions; the same applies below in this Article), and the total of the relevant amount by type or its upper limit, or an outline of the method of its calculation; provided, however, that if these details cannot be indicated, that fact and its reasons are to be indicated.

（利用者の判断に影響を及ぼす重要事項）

(Important Particulars Which May Have an Impact on Users' Decisions)

第六十三条 令第十九条の十第一項第三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 63 The particulars specified by Cabinet Office Order as prescribed in Article 19-10, paragraph (1), item (iii) of the Order are as follows:

一 特定電子決済手段等取引契約に関する重要な事項について利用者の不利益となる事実

(i) the facts which are related to important particulars on the contract for specified electronic payment instruments transactions and which would be disadvantageous to the user;

二 当該電子決済手段等取引業者が認定資金決済事業者協会に加入している場合にあっては、その旨及び当該認定資金決済事業者協会の名称

(ii) if the electronic payment instruments service provider is a member of a certified association for payment service providers, that fact and the name of the certified association for payment service providers.

（基幹放送事業者の放送設備により放送をさせる方法に準ずる方法等）

(Methods Equivalent to Broadcasting Using Broadcasting Facilities of a Basic Broadcaster)

第六十四条 令第十九条の十第二項に規定する内閣府令で定める方法は、次に掲げるものとする。

Article 64 (1) The methods specified by Cabinet Office Order as prescribed in Article 19-10, paragraph (2) of the Order are as follows:

一 一般放送事業者（放送法第二条第二十五号に規定する一般放送事業者をいう。）の放送設備により放送をさせる方法

(i) the method of broadcasting by using the broadcasting facilities of a general broadcaster (meaning the general broadcaster prescribed in Article 2, item (xxv) of the Broadcasting Act);

二 電子決済手段等取引業者又は当該電子決済手段等取引業者が行う広告等に係る業務の委託を受けた者の使用に係る電子計算機に備えられたファイルに記録された情報の内容（基幹放送事業者の放送設備により放送をさせる方法又は前号に掲げる方法により提供される事項と同一のものに限る。）を電気通信回線を利用して利用者に閲覧させる方法

(ii) the method of making available to users for inspection via a telecommunications line the information recorded in files stored on a computer used by the electronic payment instruments service provider or by a person that has accepted entrustment of the service relating to an advertisement, etc. to be made by the electronic payment instruments service provider (limited to particulars identical to those provided through broadcasting by using the broadcasting facilities of a basic broadcaster or by the method stated in the preceding item);

三 常時又は一定の期間継続して屋内又は屋外で公衆に表示させる方法であつて、看板、立看板、貼り紙及び貼り札並びに広告塔、広告板、建物その他の工作物等に掲出させ、又は表示させるもの並びにこれらに類するもの

(iii) the method of publicly displaying an indoor or outdoor advertisement regularly or continuously for a fixed period by posting or displaying it on signboards, standing signboards, bills, notices, advertising towers, billboards, buildings, or any other structures, or any other similar methods.

2 令第十九条の十第二項第二号に規定する内閣府令で定める事項は、第六十条第三号ニに掲げる事項とする。

(2) The particulars specified by Cabinet Office Order as prescribed in Article 19-10, paragraph (2), item (ii) of the Order are those stated in Article 60, item (iii), (d).

（誇大広告をしてはならない事項）

(Particulars That Must Not Be Advertised in a Misleading Manner)

第六十五条 準用金融商品取引法第三十七条第二項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 65 The particulars specified by Cabinet Office Order as prescribed in Article 37, paragraph (2) of the Financial Instruments and Exchange Act as

applied mutatis mutandis are as follows:

一 特定電子決済手段等取引契約の解除に関する事項

(i) particulars related to the cancellation of a contract for specified electronic payment instruments transactions;

二 特定電子決済手段等取引契約に係る損失の全部若しくは一部の負担又は利益の保証に関する事項

(ii) particulars related to sharing all or part of the losses or related to a guarantee of profit, in connection with a contract for specified electronic payment instruments transactions;

三 特定電子決済手段等取引契約に係る損害賠償額の予定（違約金を含む。）に関する事項

(iii) particulars related to the planned amount of damages (including penalties) relating to a contract for specified electronic payment instruments transactions;

四 特定電子決済手段等取引契約に関して利用者が支払うべき手数料等の額又はその計算方法、支払の方法及び時期並びに支払先に関する事項

(iv) particulars related to the amount of the fees, etc. payable by users in connection with a contract for specified electronic payment instruments transactions or the method of calculation of the amount, and the method and timing of the payment of the fees, etc. as well as the payee of the fees, etc.;

五 電子決済手段等取引業者の資力又は信用に関する事項

(v) particulars related to the financial resources or credit of the electronic payment instruments service provider;

六 電子決済手段等取引業者の電子決済手段等取引業の実績に関する事項

(vi) particulars related to the performance of the electronic payment instruments services provided by the electronic payment instruments service provider.

(契約締結前交付書面の記載方法)

(Method of Stating Particulars on a Document to Be Delivered Prior to Conclusion of Contract)

第六十六条 契約締結前交付書面には、準用金融商品取引法第三十七条の三第一項各号に掲げる事項を産業標準化法（昭和二十四年法律第百八十五号）に基づく日本産業規格（以下「日本産業規格」という。）Z八三〇五に規定する八ポイント以上の大きさの文字及び数字を用いて明瞭かつ正確に記載しなければならない。

Article 66 (1) The particulars stated in the items of Article 37-3, paragraph (1) of the Financial Instruments and Exchange Act as applied mutatis mutandis must be stated unambiguously and accurately in a document to be delivered prior to conclusion of contract by using letters and numerical characters larger than 8-point as prescribed in Z8305 of the Japanese Industrial Standards based on the Industrial Standardization Act (Act No. 185 of 1949) (referred to

below as the "JIS").

2 前項の規定にかかわらず、契約締結前交付書面には、準用金融商品取引法第三十七条の三第一項第四号に掲げる事項の概要並びに同項第五号及び第六号並びに第六十九条第十号に掲げる事項を枠の中に日本産業規格Z八三〇五に規定する十二ポイント以上の大きさの文字及び数字を用いて明瞭かつ正確に記載し、かつ、次項に規定する事項の次に記載するものとする。

(2) Notwithstanding the provisions of the preceding paragraph, an outline of the particulars stated in Article 37-3, paragraph (1), item (iv) of the Financial Instruments and Exchange Act as applied mutatis mutandis and the particulars stated in items (v) and (vi) of that paragraph and Article 69, item (x) are to be stated unambiguously and accurately, after the particulars prescribed in the following paragraph, in the frame of the document to be delivered prior to conclusion of contract, and by using letters and numerical characters larger than 12-point as prescribed in JIS Z8305.

3 電子決済手段等取引業者は、契約締結前交付書面には、第六十九条第一号に掲げる事項及び準用金融商品取引法第三十七条の三第一項各号に掲げる事項のうち利用者の判断に影響を及ぼすこととなる特に重要なものを、日本産業規格Z八三〇五に規定する十二ポイント以上の大きさの文字及び数字を用いて当該契約締結前交付書面の最初に平易に記載するものとする。

(3) When preparing a document to be delivered prior to conclusion of contract, an electronic payment instruments service provider is to indicate especially important particulars which may have an impact on users' decisions and which are included among the particulars stated in Article 69, item (i) and the particulars stated in the items of Article 37-3, paragraph (1) of the Financial Instruments and Exchange Act as applied mutatis mutandis, in plain language at the beginning of the document to be delivered prior to conclusion of contract by using letters and numerical characters larger than 12-point as prescribed in JIS Z8305.

(契約締結前交付書面の交付を要しない場合)

(Exemption from Requirement to Deliver a Document to Be Delivered Prior to Conclusion of Contract)

第六十七条 準用金融商品取引法第三十七条の三第一項ただし書に規定する内閣府令で定める場合は、次に掲げる場合とする。

Article 67 (1) The cases specified by Cabinet Office Order as prescribed in the proviso to Article 37-3, paragraph (1) of the Financial Instruments and Exchange Act as applied mutatis mutandis are as follows:

一 特定電子決済手段等取引契約の締結前一年以内に当該利用者に対し当該特定電子決済手段等取引契約と同種の内容の特定電子決済手段等取引契約に係る契約締結前交付書面を交付している場合

(i) if, within one year before the conclusion of the contract for specified

electronic payment instruments transactions, the electronic payment instruments service provider has delivered to the user a document to be delivered prior to conclusion of contract related to another contract for specified electronic payment instruments transactions which is in substance identical to the relevant contract for specified electronic payment instruments transactions;

二 既に成立している特定電子決済手段等取引契約の一部の変更をすることを内容とする特定電子決済手段等取引契約を締結しようとする場合においては、次に掲げるとき。

(ii) if there is an intention to conclude a contract for specified electronic payment instruments transactions for the purpose of effecting a partial change to any term of a contract for specified electronic payment instruments transactions already in effect, the following cases:

イ 当該変更に伴い既に成立している特定電子決済手段等取引契約に係る契約締結前交付書面の記載事項に変更すべきものがないとき。

(a) when the relevant partial change does not result in a change to the required particulars in the document to be delivered prior to conclusion of contract relating to a contract for specified electronic payment instruments transactions already in effect;

ロ 当該変更に伴い既に成立している特定電子決済手段等取引契約に係る契約締結前交付書面の記載事項に変更すべきものがある場合にあっては、当該利用者に対し当該変更すべき記載事項を記載した書面（次号及び次項並びに第七十三条第一号ロにおいて「契約変更書面」という。）を交付しているとき。

(b) when the relevant partial change results in a change to the required particulars in the document to be delivered prior to conclusion of contract relating to a contract for specified electronic payment instruments transactions already in effect and when the electronic payment instruments service provider has delivered to the user a document stating the particulars subject to the change (referred to below as a "contract change document" in the following item, the following paragraph, and Article 73, item (i), (b));

三 当該利用者に対し、簡潔な重要情報提供等を行い、かつ、準用金融商品取引法第三十七条の三第一項第三号から第七号までに掲げる事項（前号ロに規定する場合にあっては、同号の変更に係るものに限る。）について当該利用者の知識、経験、財産の状況及び特定電子決済手段等取引契約を締結する目的に照らして当該利用者に理解されるために必要な方法及び程度による説明をしている場合（当該利用者に対し契約締結前交付書面（前号ロに規定する場合にあっては、契約締結前交付書面又は契約変更書面。以下この号並びに第四項第二号及び第三号において同じ。）に記載すべき事項を、電子情報処理組織を使用して利用者の閲覧に供する方法により提供している場合において、次に掲げる要件の全てを満たすときに限り、当該利用者から契約締結前交付書面の交付の請求があった場合を除く。）

(iii) if the electronic payment instruments service provider has conducted the provision, etc. of important information in a simple manner and has also provided the user with explanations regarding the particulars stated in Article 37-3, paragraph (1), items (iii) through (vii) of the Financial Instruments and Exchange Act as applied mutatis mutandis (in the case prescribed in (b) of the preceding item, limited to the particulars related to the change referred to in that item) in a manner and to the extent necessary for ensuring that the user understands them, based on the user's knowledge, experience, and status of property and based on the purpose of concluding the contract for specified electronic payment instruments transactions (if the electronic payment instruments service provider has provided the user with the required particulars in a document to be delivered prior to conclusion of contract (in the case prescribed in (b) of the preceding item, a document to be delivered prior to conclusion of contract or a contract change document; the same applies below in this item and paragraph (4), items (ii) and (iii)) by making them available to the user for inspection by using an electronic data processing system, excluding if the user requests the delivery of a document to be delivered prior to conclusion of contract, only when the following requirements are fully satisfied):

イ 当該契約締結前交付書面に記載すべき事項を、当該利用者の使用に係る電子計算機の映像面において、当該利用者にとって見やすい箇所に前条に規定する方法に準じて表示されるようにしていること（当該閲覧に供する方法が第四十六条第二項第一号に掲げる基準に適合するものである場合を除く。）。

(a) the particulars required in the document to be delivered prior to conclusion of contract have been displayed in an easily visible location for the user, on the screen of a computer used by the user in accordance with the method prescribed in the preceding Article (excluding if the manner to make them available for users' inspection conforms to the criteria stated in Article 46, paragraph (2), item (i));

ロ 当該契約締結前交付書面に記載すべき事項に掲げられた取引を最後に行った日以後五年間（当該期間が終了する日までの間に当該事項に係る苦情の申出があったときは、当該期間が終了する日又は当該苦情が解決した日のいずれか遅い日までの間）、当該利用者が常に容易に当該事項を閲覧することができる状態に置く措置がとられていること。

(b) measures are taken to keep the particulars required in the document to be delivered prior to conclusion of contract easily available to the user for inspection for five years after the day on which the transaction referred to in those particulars was last conducted (when any complaint related to those particulars has been raised before the last day of the relevant period, until the last day of the relevant period or the day on which the complaint is resolved, whichever comes later).

2 準用金融商品取引法第三十四条の二第四項、令第十九条の八並びに第四十六条及び第四十七条の規定は、前項第二号ロの規定による契約変更書面の交付について準用する。

(2) The provisions of Article 34-2, paragraph (4) of the Financial Instruments and Exchange Act as applied mutatis mutandis, Article 19-8 of the Order, and Articles 46 and 47 apply mutatis mutandis to the delivery of a contract change document under the provisions of item (ii), (b) of the preceding paragraph.

3 契約締結前交付書面を交付した日（この項の規定により契約締結前交付書面を交付したものとみなされた日を含む。）から一年以内に当該契約締結前交付書面に係る特定電子決済手段等取引契約と同種の内容の特定電子決済手段等取引契約の締結を行った場合には、当該締結の日において契約締結前交付書面を交付したものとみなして、第一項第一号の規定を適用する。

(3) If within one year from the day of delivery of a document to be delivered prior to conclusion of contract (including the day on which a document to be delivered prior to conclusion of contract is deemed to have been delivered pursuant to the provisions of this paragraph), another contract for specified electronic payment instruments transactions which is in substance identical to the contract for specified electronic payment instruments transactions relating to the relevant document to be delivered prior to conclusion of contract has been concluded, a document to be delivered prior to conclusion of contract is deemed to have been delivered on the date of the conclusion of that other contract, and the provisions of paragraph (1), item (i) apply.

4 第一項第三号の「簡潔な重要情報提供等」とは、次に掲げる事項を簡潔に記載した書面の交付又は当該書面に記載すべき事項の第四十六条第一項各号に掲げる方法による提供をし、これらの事項について説明をすること（第一号の質問例に基づく利用者の質問に対して回答をすることを含む。）をいう。

(4) The "provision, etc. of important information in a simple manner" referred to in paragraph (1), item (iii) means to deliver a document stating the following particulars in a simple manner or to provide the particulars required in the document by any of the methods stated in the items of Article 46, paragraph (1) and to provide explanations on these particulars (including explanations on how to reply to users' questions based on the examples of questions referred to in item (i)):

一 準用金融商品取引法第三十七条の三第一項各号に掲げる事項（第一項第二号ロに規定する場合にあっては、同号の変更に係るものに限る。）のうち特定電子決済手段等取引契約の締結についての利用者の判断に資する主なものの概要及びこれに関する質問例

(i) an outline of major particulars stated in the items of Article 37-3, paragraph (1) of the Financial Instruments and Exchange Act as applied mutatis mutandis (in the case prescribed in paragraph (1), item (ii), (b), limited to the particulars related to the change referred to in that item) that contribute to

- users' decisions on the conclusion of a contract for specified electronic payment instruments transactions and examples of related questions;
- 二 契約締結前交付書面に記載すべき事項の提供を受けるために必要な情報及び当該提供を受ける事項の内容を十分に読むべき旨
- (ii) a notice stating that the information necessary to receive the particulars required in the document to be delivered prior to conclusion of contract and the details of the particulars to be provided should be read thoroughly;
- 三 利用者から請求があるときは契約締結前交付書面を交付する旨
- (iii) the fact that a document to be delivered prior to conclusion of contract will be delivered at the request of a user.

(利用者が支払うべき対価に関する事項)

(Particulars Concerning Consideration Payable by Users)

第六十八条 準用金融商品取引法第三十七条の三第一項第四号に規定する内閣府令で定めるものは、手数料、報酬、費用その他いかなる名称によるかを問わず、特定電子決済手段等取引契約に関して利用者が支払うべき手数料等の種類ごとの金額若しくはその上限額又はこれらの計算方法（当該特定電子決済手段等取引契約に係る電子決済手段の価格に対する割合を含む。以下この条において同じ。）及び当該金額の合計額若しくはその上限額又はこれらの計算方法とする。ただし、これらの記載をすることができない場合にあっては、その旨及びその理由とする。

Article 68 The particulars specified by Cabinet Office Order as prescribed in Article 37-3, paragraph (1), item (iv) of the Financial Instruments and Exchange Act as applied mutatis mutandis represent the amount of the fees, etc. payable by a user in relation to a contract for specified electronic payment instruments transactions, irrespective what that amount is named, including fees, remuneration, or expenses, by type or its upper limit, or an outline of the method of its calculation (including the ratio to the price of the electronic payment instruments relating to the contract for specified electronic payment instruments transactions; the same applies below in this Article), and the total of the relevant amount by type or its upper limit, or an outline of the method of its calculation; provided, however, that if these details cannot be indicated, that fact and its reasons are to be indicated.

(契約締結前交付書面の記載事項)

(Particulars Required in a Document to Be Delivered Prior to Conclusion of Contract)

第六十九条 準用金融商品取引法第三十七条の三第一項第七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 69 The particulars specified by Cabinet Office Order as prescribed in Article 37-3, paragraph (1), item (vii) of the Financial Instruments and Exchange Act as applied mutatis mutandis are as follows:

- 一 当該契約締結前交付書面の内容を十分に読むべき旨
(i) a notice stating that the details of the document to be delivered prior to conclusion of contract should be read thoroughly;
- 二 当該特定電子決済手段等取引契約に係る電子決済手段の名称
(ii) the name of the electronic payment instruments relating to the contract for specified electronic payment instruments transactions;
- 三 当該特定電子決済手段等取引契約に係る電子決済手段を発行する者の商号又は名称及び住所
(iii) the trade name or any other name and address of the issuer of the electronic payment instruments relating to the contract for specified electronic payment instruments transactions;
- 四 当該特定電子決済手段等取引契約に係る電子決済手段を発行する者が法人であるときは、代表者の氏名
(iv) when the issuer of the electronic payment instruments relating to the contract for specified electronic payment instruments transactions is a corporation, the name of its representative;
- 五 当該特定電子決済手段等取引契約に係る電子決済手段の譲渡手続に関する事項
(v) the particulars concerning the procedures for the transfer of the electronic payment instruments relating to the contract for specified electronic payment instruments transactions;
- 六 当該特定電子決済手段等取引契約に係る電子決済手段の譲渡に制限がある場合にあっては、その旨及び当該制限の内容
(vi) if the transfer of the electronic payment instruments relating to the contract for specified electronic payment instruments transactions is subject to any restriction, that fact and the details of the restriction;
- 七 取引の最低単位その他の当該特定電子決済手段等取引契約に係る電子決済手段の取引の条件
(vii) the minimum transaction units and other transaction conditions for the electronic payment instruments relating to the contract for specified electronic payment instruments transactions;
- 八 当該特定電子決済手段等取引契約に係る電子決済手段の償還の方法
(viii) the method for redemption of the electronic payment instruments relating to the contract for specified electronic payment instruments transactions;
- 九 当該特定電子決済手段等取引契約の解約時の取扱い（手数料等の計算方法を含む。）
(ix) handling of the cancellation of the contract for specified electronic payment instruments transactions (including the method of calculation of fees, etc.);
- 十 利用者が行う特定電子決済手段等取引契約の締結について通貨の価格その他の指標に係る変動を直接の原因として損失が生ずることとなるおそれがある場合にあっては、次に掲げる事項
(x) if the conclusion of a contract for specified electronic payment instruments

transactions by a user bears a risk of incurring any loss caused directly by a fluctuation in the value of currencies or any other indicators, the following particulars:

イ 当該指標

(a) the relevant indicators;

ロ 当該指標に係る変動により損失が生ずるおそれがある理由

(b) the reasons for a risk of loss which may be caused by any fluctuation in those indicators;

十一 当該特定電子決済手段等取引契約に関する租税の概要

(xi) an outline of the taxation related to the contract for specified electronic payment instruments transactions;

十二 当該特定電子決済手段等取引契約の終了の事由がある場合にあっては、その内容

(xii) if there are any grounds for termination of the contract for specified electronic payment instruments transactions, the details of those grounds;

十三 利用者が当該電子決済手段等取引業者に連絡する方法

(xiii) the method that allows a user to contact the electronic payment instruments service provider;

十四 当該電子決済手段等取引業者が加入している認定資金決済事業者協会の有無及び加入している場合にあっては、その名称並びに当該電子決済手段等取引業者が対象事業者（金融商品取引法第七十九条の十一第一項に規定する対象事業者をいう。以下この号において同じ。）となっている認定投資者保護団体（当該特定電子決済手段等取引契約が当該認定投資者保護団体の認定業務（同法第七十九条の十第一項に規定する認定業務をいう。）の対象となるものである場合における当該認定投資者保護団体に限る。）の有無及び対象事業者となっている場合にあっては、その名称

(xiv) whether the electronic payment instruments service provider is a member of any certified association for payment service providers, and if it is a member, the name of the association, and whether the electronic payment instruments service provider is a covered operator (meaning the covered operator prescribed in Article 79-11, paragraph (1) of the Financial Instrument and Exchange Act; the same applies below in this item) of any certified investor protection organization (limited to a certified investor protection organization if the contract for specified electronic payment instruments transactions is covered by the certified services (meaning the certified services prescribed in Article 79-10, paragraph (1) of that Act) of the certified investor protection organization), and if it is a covered operator of any of those organizations, the name of the organizations;

十五 次のイ又はロに掲げる場合の区分に応じ、当該イ又はロに定める事項

(xv) the particulars specified in (a) or (b) below in accordance with the category of cases stated in (a) or (b):

イ 指定紛争解決機関が存在する場合 当該電子決済手段等取引業者が法第六十二条の十六第一項第一号に定める手続実施基本契約を締結する措置を講ずる当該手続実施基本契約の相手方である指定紛争解決機関の商号又は名称

(a) if there is a designated dispute resolution organization: the trade name or any other name of the designated dispute resolution organization, which is the counterparty to the basic contract for the implementation of dispute resolution procedures, under which the electronic payment instruments service provider takes measures to conclude the basic contract for the implementation of dispute resolution procedures as specified in Article 62-16, paragraph (1), item (i) of the Act;

ロ 指定紛争解決機関が存在しない場合 当該電子決済手段等取引業者の法第六十二条の十六第一項第二号に定める苦情処理措置及び紛争解決措置の内容

(b) if there are no designated dispute resolution organizations: the details of the complaint processing measures and dispute resolution measures specified in Article 62-16, paragraph (1), item (ii) of the Act that the electronic payment instruments service provider takes;

十六 その他特定電子決済手段等取引契約の締結に関し参考となると認められる事項
(xvi) other particulars found to serve as reference with regard to the conclusion of a contract for specified electronic payment instruments transactions.

(契約締結時交付書面の記載事項)

(Particulars Required in a Document to Be Delivered Upon Conclusion of Contract)

第七十条 特定電子決済手段等取引契約が成立したときに作成する準用金融商品取引法第三十七条の四第一項に規定する書面（次条において「契約締結時交付書面」という。）には、次に掲げる事項を記載しなければならない。

Article 70 The following particulars must be stated in a document prescribed in Article 37-4, paragraph (1) of the Financial Instruments and Exchange Act as applied mutatis mutandis that is to be prepared when a contract for specified electronic payment instruments transactions is effected (the document is referred to as a "document to be delivered upon conclusion of contract" in the following Article):

一 当該電子決済手段等取引業者の商号

(i) the trade name of the electronic payment instruments service provider;

二 当該電子決済手段等取引業者の営業所の名称

(ii) the name of the business office of the electronic payment instruments service provider;

三 当該特定電子決済手段等取引契約の概要

(iii) an outline of the contract for specified electronic payment instruments transactions;

四 当該特定電子決済手段等取引契約が電子決済手段の交換等を行うことを内容とす

- る契約である場合にあっては、次に掲げる事項
- (iv) if the contract for specified electronic payment instruments transactions is a contract for conducting the exchange, etc. of electronic payment instruments, the following particulars:
- イ 自己又は媒介、取次ぎ若しくは代理の別
- (a) whether it is the provider's own transaction, or whether it is intermediation, brokerage, or agency service;
- ロ 売付け若しくは買付け又は他の電子決済手段との交換の別
- (b) whether it is for the sale or purchase of electronic payment instruments or the exchange with other electronic payment instruments;
- ハ 当該特定電子決済手段等取引契約に係る電子決済手段の名称
- (c) the name of the electronic payment instruments relating to the contract for specified electronic payment instruments transactions;
- ニ 約定数量
- (d) the volume of the contract executed;
- ホ 約定価格又は単価及び金額（他の電子決済手段との交換の場合にあっては、当該他の電子決済手段の名称及び約定価格に準ずるもの）
- (e) the contract price or unit price and the amount (for the exchange with other electronic payment instruments, the name of those other electronic payment instruments and the price equivalent to the contract price);
- ヘ 利用者が支払うこととなる金銭の額及び計算方法
- (f) the amount and calculation method of money to be paid by the user;
- ト 取引の種類
- (g) the transaction type;
- 五 当該特定電子決済手段等取引契約に係る電子決済手段の償還の方法
- (v) the method for redemption of the electronic payment instruments relating to the contract for specified electronic payment instruments transactions;
- 六 当該特定電子決済手段等取引契約の解約時の取扱い（手数料等の計算方法を含む。）
- (vi) handling of the cancellation of the contract for specified electronic payment instruments transactions (including the method of calculation of fees, etc.);
- 七 当該特定電子決済手段等取引契約の成立の年月日
- (vii) the date on which conclusion of the contract for specified electronic payment instruments transactions was effected;
- 八 当該特定電子決済手段等取引契約に係る手数料等に関する事項
- (viii) the particulars concerning the fees, etc. in relation to the contract for specified electronic payment instruments transactions;
- 九 利用者の氏名又は名称
- (ix) the name of the user;
- 十 利用者が当該電子決済手段等取引業者に連絡する方法
- (x) the method that allows the user to contact the electronic payment

instruments service provider;

十一 前各号に掲げる事項のほか、取引の内容を適確に示すために必要な事項
(xi) beyond the particulars stated in the preceding items, the particulars
necessary for properly indicating the details of the transactions.

(契約締結時交付書面の交付を要しない場合)

(Exemption from Requirement to Deliver a Document to Be Delivered Upon
Conclusion of Contract)

第七十一条 契約締結時交付書面に係る準用金融商品取引法第三十七条の四第一項ただし書に規定する内閣府令で定める場合は、既に成立している特定電子決済手段等取引契約の一部の変更をすることを内容とする特定電子決済手段等取引契約が成立した場合において、次の各号のいずれかに該当するときとする。

Article 71 (1) If specified by Cabinet Office Order as prescribed in the proviso to Article 37-4, paragraph (1) of the Financial Instruments and Exchange Act as applied mutatis mutandis regarding a document to be delivered upon conclusion of contract are the cases falling under any of the following items, if a contract for specified electronic payment instruments transactions is newly effected for the purpose of effecting a partial change to any term of a contract for specified electronic payment instruments transactions already in effect:

一 当該変更に伴い既に成立している特定電子決済手段等取引契約に係る契約締結時交付書面の記載事項に変更すべきものがないとき。

(i) when the relevant partial change does not result in a change to the particulars required in the document to be delivered upon conclusion of contract relating to a contract for specified electronic payment instruments transactions already in effect;

二 当該変更に伴い既に成立している特定電子決済手段等取引契約に係る契約締結時交付書面の記載事項に変更すべきものがある場合にあっては、当該利用者に対し当該変更すべき記載事項を記載した書面を交付しているとき。

(ii) when the relevant partial change results in a change to the particulars required in the document to be delivered upon conclusion of contract relating to a contract for specified electronic payment instruments transactions already in effect and when the electronic payment instruments service provider has delivered to the user a document stating the particulars subject to the change.

2 準用金融商品取引法第三十四条の二第四項、令第十九条の八並びに第四十六条及び第四十七条の規定は、前項第二号の規定による書面の交付について準用する。

(2) The provisions of Article 34-2, paragraph (4) of the Financial Instruments and Exchange Act as applied mutatis mutandis, Article 19-8 of the Order, and Articles 46 and 47 apply mutatis mutandis to the delivery of a document under the provisions of item (ii) of the preceding paragraph.

(信用格付業者の登録の意義その他の事項)

(Significance of Registration of Credit Rating Agencies and Other Particulars)

第七十二条 準用金融商品取引法第三十八条第三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 72 (1) The particulars specified by Cabinet Office Order as prescribed in Article 38, item (iii) of the Financial Instruments and Exchange Act as applied mutatis mutandis are as follows:

一 金融商品取引法第六十六条の二十七の登録の意義

(i) the significance of a registration referred to in Article 66-27 of the Financial Instruments and Exchange Act;

二 信用格付（金融商品取引法第二条第三十四項に規定する信用格付をいう。以下この条において同じ。）を付与した者に関する次に掲げる事項

(ii) the following particulars regarding the person that has determined the credit rating (meaning the credit rating prescribed in Article 2, paragraph (34) of the Financial Instruments and Exchange Act; the same applies below in this Article):

イ 商号、名称又は氏名

(a) the trade name or other names

ロ 法人（法人でない団体で代表者又は管理人の定めのあるものを含む。）であるときは、役員（法人でない団体で代表者又は管理人の定めのあるものにあつては、その代表者又は管理人）の氏名又は名称

(b) when the person is a corporation (including an organization without legal personality for which the representative person or administrator has been designated), the names of the officers (for an organization without legal personality for which the representative person or administrator has been designated, the name of the representative person or administrator);

ハ 本店その他の主たる営業所又は事務所の名称及び所在地

(c) the name and location of the head office or any other principal business office or office;

三 信用格付を付与した者が当該信用格付を付与するために用いる方針及び方法の概要

(iii) an outline of the policies and methods used by the person that has determined the credit rating in determining the relevant credit rating;

四 信用格付の前提、意義及び限界

(iv) the assumptions, significance, and limitations of the credit rating.

2 前項の規定にかかわらず、特定関係法人（金融商品取引業等に関する内閣府令第一百六条の三第二項に規定する特定関係法人をいう。以下この項において同じ。）の付与した信用格付については、準用金融商品取引法第三十八条第三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) Notwithstanding the provisions of the preceding paragraph, regarding the credit ratings determined by a person that is a specified associated corporation

(meaning the "specified associated corporation" prescribed in Article 116-3, paragraph (2) of the Cabinet Office Order on Financial Instruments Business; the same applies below in this paragraph), the particulars specified by Cabinet Office Order as prescribed in Article 38, item (iii) of the Financial Instruments and Exchange Act as applied mutatis mutandis are as follows:

一 金融商品取引法第六十六条の二十七の登録の意義

(i) the significance of a registration referred to in Article 66-27 of the Financial Instruments and Exchange Act;

二 金融庁長官が金融商品取引業等に関する内閣府令第百十六条の三第二項の規定に基づき、その関係法人（同令第二百九十五条第三項第十号に規定する関係法人をいう。）を当該特定関係法人として指定した信用格付業者の商号又は名称及び登録番号

(ii) the trade name or any other name and the registration number of the credit rating agency whose associated corporation (meaning the associated corporation prescribed in Article 295, paragraph (3), item (x) of the Cabinet Office Order on Financial Instruments Business) has been designated as the specified associated corporation by the Commissioner of the Financial Services Agency pursuant to the provisions of Article 116-3, paragraph (2) of that Cabinet Office Order;

三 当該特定関係法人が信用格付業（金融商品取引法第二条第三十五項に規定する信用格付業をいう。）を示すものとして使用する呼称

(iii) the name used by the specified associated corporation as a representation of the credit rating business (meaning the credit rating business prescribed in Article 2, paragraph (35) of the Financial Instruments and Exchange Act);

四 信用格付を付与した特定関係法人が当該信用格付を付与するために用いる方針及び方法の概要又は当該概要に関する情報を第二号に規定する信用格付業者から入手する方法

(iv) an outline of the policies and methods used by the specified associated corporation in determining its credit ratings, or the method to obtain information on the relevant outline from the credit rating agency prescribed in item (ii);

五 信用格付の前提、意義及び限界

(v) the assumptions, significance, and limitations of the credit rating.

(禁止行為)

(Prohibited Acts)

第七十三条 準用金融商品取引法第三十八条第九号に規定する内閣府令で定める行為は、次に掲げる行為とする。

Article 73 The acts specified by Cabinet Office Order as prescribed in Article 38, item (ix) of the Financial Instruments and Exchange Act as applied mutatis mutandis are as follows:

一 次に掲げる書面の交付に関し、あらかじめ、利用者（特定投資家（準用金融商品取引法第三十四条の二第五項の規定により特定投資家以外の利用者となされる者を除き、準用金融商品取引法第三十四条の三第四項（準用金融商品取引法第三十四条の四第六項において準用する場合を含む。）の規定により特定投資家となされる者を含む。）を除く。）に対して、準用金融商品取引法第三十七条の三第一項第三号から第七号までに掲げる事項（ロに掲げる書面を交付する場合にあっては、当該書面に記載されている事項であって同項第三号から第七号までに掲げる事項に係るもの）について利用者の知識、経験、財産の状況及び特定電子決済手段等取引契約を締結する目的に照らして当該利用者に理解されるために必要な方法及び程度による説明をすることなく、特定電子決済手段等取引契約を締結する行為

(i) an act to conclude a contract for specified electronic payment instruments transactions, without first providing a user (excluding a professional investor (excluding a person who is deemed to be a user other than a professional investor pursuant to the provisions of Article 34-2, paragraph (5) of the Financial Instruments and Exchange Act as applied mutatis mutandis, but including a person who is deemed to be a professional investor pursuant to the provisions of Article 34-3, paragraph (4) of the Financial Instruments and Exchange Act as applied mutatis mutandis (including as applied mutatis mutandis pursuant to Article 34-4, paragraph (6) of the Financial Instruments and Exchange Act as applied mutatis mutandis))) with an explanation on the particulars stated in Article 37-3, paragraph (1), items (iii) through (vii) of the Financial Instruments and Exchange Act as applied mutatis mutandis (if the document stated in (b) is to be delivered, a prior explanation on the particulars stated in items (iii) through (vii) of that paragraph as stated in the relevant document) upon the delivery of the following documents, in a manner and to the extent necessary to ensure that the user understands them, based on the user's knowledge, experience, and status of property and the purpose of concluding the contract for specified electronic payment instruments transactions:

イ 契約締結前交付書面

(a) a document to be delivered prior to conclusion of contract;

ロ 契約変更書面

(b) a contract change document;

二 特定電子決済手段等取引契約の締結又はその勧誘に関して、虚偽の表示をし、又は重要な事項につき誤解を生ぜしめるべき表示をする行為

(ii) an act to make any false representation, or to make any representation which would lead to any material particular being misunderstood, in concluding a contract for specified electronic payment instruments transactions or in making a solicitation for the conclusion of a contract;

三 特定電子決済手段等取引契約につき、利用者若しくはその指定した者に対し、特別の利益の提供を約し、又は利用者若しくは第三者に対し特別の利益を提供する行

為（第三者をして特別の利益の提供を約させ、又はこれを提供させる行為を含む。）

(iii) an act to promise a user or the user's designee to provide any special benefit, or to provide any special benefit to a user or a third party (including an act to cause any third party to promise to provide, or to provide, any special benefit), in connection with a contract for specified electronic payment instruments transactions;

四 特定電子決済手段等取引契約の締結又は解約に関し、利用者（個人に限る。）に迷惑を覚えさせるような時間に電話又は訪問により勧誘する行為

(iv) in connection with the conclusion or cancellation of a contract for specified electronic payment instruments transactions, an act to solicit a user (limited to an individual) by making phone calls or visits at times when the user may feel inconvenienced.

(行為規制の適用除外の例外)

(Exemption of Exclusion from Application of Restriction on Acts)

第七十四条 準用金融商品取引法第四十五条ただし書に規定する内閣府令で定める場合は、準用金融商品取引法第三十七条の四の規定の適用について、利用者の締結した特定電子決済手段等取引契約に関する照会に対して速やかに回答できる体制が整備されていない場合とする。

Article 74 The case specified by Cabinet Office Order as prescribed in the proviso to Article 45 of the Financial Instruments and Exchange Act as applied mutatis mutandis is when, with regard to the application of the provisions of Article 37-4 of the Financial Instruments and Exchange Act as applied mutatis mutandis, an electronic payment instruments service provider has failed to develop a system for promptly responding to an inquiry concerning a contract for specified electronic payment instruments transactions that a user concluded.

第三章 監督

Chapter III Supervision

(電子決済手段等取引業に関する帳簿書類の作成及び保存)

(Preparation and Keeping of Books and Documents Regarding the Electronic Payment Instruments Services)

第七十五条 法第六十二条の十八に規定する電子決済手段等取引業に関する帳簿書類は、次に掲げる帳簿書類とする。

Article 75 (1) The books and documents regarding the electronic payment instruments services prescribed in Article 62-18 of the Act are as follows:

一 電子決済手段関連業務を行う場合にあっては、電子決済手段関連業務に係る取引記録

- (i) if the electronic payment instruments service provider is engaged in the electronic payment instruments-related business, transaction records regarding the electronic payment instruments-related business;
 二 法第二条第十項第四号に掲げる行為を行う場合にあっては、当該行為に係る取引記録
- (ii) if the electronic payment instruments service provider conducts the act stated in Article 2, paragraph (10), item (iv) of the Act, transaction records regarding the relevant act;
 三 総勘定元帳
- (iii) a general ledger;
 四 電子決済手段等取引業の利用者との間で電子決済手段等取引業に係る取引を継続的に又は反復して行うことを内容とする契約を締結する場合にあっては、顧客勘定元帳
- (iv) if the electronic payment instruments service provider concludes a contract with a user of the electronic payment instruments services under which the two parties conduct transactions regarding the electronic payment instruments services on an ongoing or recurring basis, a customer ledger;
 五 電子決済手段の交換等を行う場合にあっては、注文伝票
- (v) if the electronic payment instruments service provider conducts the exchange, etc. of electronic payment instruments, order forms;
 六 電子決済手段等取引業の利用者の金銭の管理を行う場合にあっては、次に掲げる記録
- (vi) if the electronic payment instruments service provider manages the money of a user of the electronic payment instruments services, the following records:
 イ 各営業日における管理する当該利用者の金銭の額の記録
 (a) records of the amount of the user's money under management on each business day;
 ロ 第三十三条第一項第一号に定める場合にあっては、次に掲げる記録
 (b) if specified in Article 33, paragraph (1), item (i), the following records:
 (1) 各営業日における利用者区分管理金銭信託に係る信託財産の額の記録
 1. records of the amount of trust property related to a segregated user management money trust on each business day;
 (2) 金銭分別管理監査の結果に関する記録
 2. records concerning the results of the audit of separate management of money;
- 七 電子決済手段等取引業の利用者の電子決済手段の管理を行う場合にあっては、次に掲げる記録
- (vii) if the electronic payment instruments service provider manages the electronic payment instruments of a user of the electronic payment instruments services, the following records:

- イ 各営業日における管理する当該利用者の電子決済手段の数量の記録
- (a) records of the quantity of the user's electronic payment instruments under management on each business day;
- ロ 第三十八条第一項又は第三項に規定する方法により電子決済手段の管理を行う場合にあっては、次に掲げる記録
- (b) if the electronic payment instruments service provider manages electronic payment instruments by the methods prescribed in Article 38, paragraph (1) or (3), the following records:
- (1) 各営業日における利用者区分管理電子決済手段信託及び利用者区分管理電子決済手段自己信託に係る信託財産の額及び受託電子決済手段数量の記録
1. records of the amount of trust property related to a segregated user management electronic payment instruments trust and a segregated user management electronic payment instruments self-declared trust and the quantity of the entrusted electronic payment instruments on each business day;
- (2) 電子決済手段分別管理監査の結果に関する記録
2. records concerning the results of the audit of separate management of electronic payment instruments.
- 2 電子決済手段等取引業者は、帳簿の閉鎖の日から、前項第一号から第四号までに掲げる帳簿書類にあっては少なくとも十年間、同項第五号に掲げる帳簿書類にあっては少なくとも七年間、同項第六号及び第七号に掲げる帳簿書類にあっては少なくとも五年間、当該帳簿書類を保存しなければならない。
- (2) An electronic payment instruments service provider must keep the books and documents stated in items (i) through (iv) of the preceding paragraph for at least ten years from the day of the closing of the books, the books and documents stated in item (v) of that paragraph for at least seven years from the day of the closing of the books, and the books and documents stated in items (vi) and (vii) of that paragraph for at least five years from the day of the closing of the books.
- 3 第一項各号に掲げる帳簿書類は、国内において保存しなければならない。ただし、当該帳簿書類が外国に設けた営業所において作成された場合において、その作成後遅滞なく国内においてその写しを保存しているとき、又は当該帳簿書類が電磁的記録（電子的方式、磁気的方式その他の知覚によっては認識することができない方式で作られる記録であって、電子計算機による情報処理の用に供されるものをいう。以下この項及び第八十一条において同じ。）をもって作成され、かつ、国内に設けた営業所において当該電磁的記録に記録された事項を表示したものを遅滞なく閲覧することができる状態に置いているときは、この限りでない。
- (3) The books and documents stated in the items of paragraph (1) must be kept in Japan; provided, however, that this does not apply if the relevant books and documents are prepared at a business office established in a foreign state and when copies of those books and documents are kept in Japan without delay

after they are prepared or when the books and documents are prepared in the form of an electronic or magnetic record (meaning a record made in an electronic, magnetic, or any other format not recognizable to human perception, which is used in information processing by computers; the same applies below in this paragraph and Article 81) and are kept under circumstances where the particulars recorded in those electronic or magnetic records can be inspected without delay at a business office established in Japan.

(電子決済手段関連業務に係る取引記録)

(Transaction Records Regarding the Electronic Payment Instruments-Related Business)

第七十六条 前条第一項第一号に規定する電子決済手段関連業務に係る取引記録とは、次に掲げるものとする。

Article 76 (1) The transaction records regarding the electronic payment instruments-related business prescribed in paragraph (1), item (i) of the preceding Article are as follows:

一 取引日記帳

(i) a transaction diary;

二 媒介又は代理に係る取引記録

(ii) transaction records for the intermediation or agency service;

三 自己勘定元帳

(iii) the provider's own ledger.

2 前項第一号の取引日記帳には、法第二条第十項第一号及び第二号に掲げる行為（媒介又は代理に係るものを除く。）に関し、次に掲げる事項を記載しなければならない。

(2) The following particulars must be stated in the transaction diary referred to in item (i) of the preceding paragraph, with regard to the acts stated in Article 2, paragraph (10), items (i) and (ii) of the Act (excluding acts regarding an intermediation or agency service):

一 約定年月日

(i) the date of the contract;

二 利用者との間で電子決済手段等取引業に係る取引を継続的に又は反復して行う場合にあっては、電子決済手段等取引業の利用者の氏名又は名称

(ii) if the electronic payment instruments service provider conducts transactions regarding the electronic payment instruments services with a user on an ongoing or recurring basis, the name of the user of the electronic payment instruments services;

三 自己又は取次ぎの別

(iii) whether it is the provider's own transaction or brokerage;

四 売付け若しくは買付け又は他の電子決済手段との交換の別

(iv) whether it is the sale or purchase of electronic payment instruments, or the exchange with other electronic payment instruments;

- 五 電子決済手段の名称
(v) the name of the electronic payment instruments;
- 六 電子決済手段の数量
(vi) the quantity of the electronic payment instruments;
- 七 約定価格又は単価及び金額（他の電子決済手段との交換の場合にあっては、当該他の電子決済手段の名称及び約定価格に準ずるもの）
(vii) the contract price or unit price and the amount (for the exchange with other electronic payment instruments, the name of those other electronic payment instruments and the price equivalent to the contract price);
- 八 取次ぎの場合にあっては、次に掲げる事項
(viii) for a brokerage, the following particulars:
- イ 相手方の氏名又は名称
(a) the name of the counterparty;
- ロ 取引に関して受け取る手数料、報酬その他の対価の額
(b) the amount of the fees, remuneration, or any other consideration receivable in relation to the transaction;
- 九 電子決済手段信用取引にあっては、次に掲げる事項
(ix) for an electronic payment instruments margin transaction, the following particulars:
- イ 電子決済手段信用取引である旨
(a) the fact that it is an electronic payment instruments margin transaction;
- ロ 新規又は決済の別
(b) whether it is a new transaction or settlement transaction;
- ハ 信用供与に係る債務の額及び弁済の期限
(c) the amount of obligation for the credit granted and the due date for the payment;
- ニ 当該電子決済手段信用取引に関して受け取る手数料、報酬その他の対価の額
(d) the amount of the fees, remuneration, or any other consideration receivable in relation to the electronic payment instruments margin transaction.
- 3 第一項第二号の媒介又は代理に係る取引記録には、法第二条第十項第二号に掲げる行為（媒介又は代理に係るものに限る。）に関し、次に掲げる事項を記載しなければならない。
- (3) The following particulars must be stated in the transaction record regarding an intermediation or agency service referred to in paragraph (1), item (ii), with regard to the acts stated in Article 2, paragraph (10), item (ii) of the Act (limited to acts regarding an intermediation or agency service):
- 一 媒介又は代理を行った年月日
(i) the date when either of the intermediation or agency service was provided;
- 二 電子決済手段等取引業の利用者の氏名又は名称
(ii) the name of the user of the electronic payment instruments services;

- 三 媒介又は代理の別
(iii) whether it is an intermediation or agency service;
 - 四 媒介又は代理の内容
(iv) the details of the intermediation or agency service;
 - 五 電子決済手段の名称
(v) the name of the electronic payment instruments;
 - 六 電子決済手段の数量
(vi) the quantity of the electronic payment instruments;
 - 七 約定価格又は単価及び金額（他の電子決済手段との交換の場合にあっては、当該他の電子決済手段の名称及び約定価格に準ずるもの）
(vii) the contract price or unit price and the amount (for the exchange with other electronic payment instruments, the name of those other electronic payment instruments and the price equivalent to the contract price);
 - 八 媒介又は代理に関して受け取る手数料、報酬その他の対価の額
(viii) the amount of the fees, remuneration, or any other consideration receivable in relation to the intermediation or agency service;
 - 九 電子決済手段信用取引にあっては、次に掲げる事項
(ix) for an electronic payment instruments margin transaction, the following particulars:
 - イ 電子決済手段信用取引である旨
(a) the fact that it is an electronic payment instruments margin transaction;
 - ロ 新規又は決済の別
(b) whether it is a new transaction or settlement transaction;
 - ハ 信用供与に係る債務の額及び弁済の期限
(c) the amount of obligation for the credit granted and the due date for the payment;
 - ニ 当該電子決済手段信用取引に関して受け取る手数料、報酬その他の対価の額
(d) the amount of the fees, remuneration, or any other consideration receivable in relation to the electronic payment instruments margin transaction.
- 4 第一項第三号の自己勘定元帳には、次に掲げる事項を記載しなければならない。
- (4) The following particulars must be stated in the service provider's own ledger referred to in paragraph (1), item (iii):
- 一 電子決済手段の名称
(i) the name of the electronic payment instruments;
 - 二 約定年月日
(ii) the date of the contract;
 - 三 相手方を自己において選択する取引である場合にあっては、相手方の氏名又は名称
(iii) for a transaction where the counterparty is selected by the provider, the name of the counterparty;

四 売付け若しくは買付け又は他の電子決済手段との交換の別

(iv) whether it is the sale or purchase of electronic payment instruments or the exchange with other electronic payment instruments;

五 電子決済手段の数量

(v) the quantity of the electronic payment instruments;

六 自己が保有する金銭の額及び電子決済手段の数量の残高

(vi) the balance of the amount of money and the quantity of the electronic payment instruments that the provider holds.

(顧客勘定元帳)

(Customer Ledger)

第七十七条 第七十五条第一項第四号に規定する顧客勘定元帳とは、次に掲げるものとする。

Article 77 (1) The customer ledger prescribed in Article 75, paragraph (1), item (iv) consists of the following:

一 電子決済手段の交換等又は法第二条第十項第四号に掲げる行為を行う者にあつては、利用者勘定元帳

(i) for a person who conducts the exchange, etc. of electronic payment instruments or the act stated in Article 2, paragraph (10), item (iv) of the Act, a user ledger;

二 電子決済手段の管理を行う者にあつては、電子決済手段管理明細簿

(ii) for a person who manages electronic payment instruments, a book on the description of the management of electronic payment instruments.

2 前項第一号の利用者勘定元帳は、電子決済手段等取引業の利用者ごとに作成し、次の各号に掲げる場合の区分に応じ、当該各号に定める事項を記載しなければならない。

(2) A user ledger referred to in item (i) of the preceding paragraph must be prepared for each user of the electronic payment instruments services and must contain the particulars prescribed in the following items in accordance with the category of cases stated in each of those items:

一 電子決済手段の交換等を行う場合 次に掲げる事項

(i) if the electronic payment instruments service provider conducts the exchange, etc. of electronic payment instruments: the following particulars:

イ 利用者の氏名又は名称

(a) the name of the user;

ロ 入出金及びその年月日並びに差引残高

(b) the deposits and withdrawals of money and the dates of each deposit and withdrawal, and the outstanding balance;

ハ 電子決済手段の名称

(c) the name of the electronic payment instruments;

ニ 自己又は媒介、取次ぎ若しくは代理の別

(d) whether it is the provider's own transaction, intermediation, brokerage,

or agency service;

ホ 売付け若しくは買付け又は他の電子決済手段との交換の別

(e) whether it is the sale or purchase of electronic payment instruments, or the exchange with other electronic payment instruments;

へ 約定年月日

(f) the date of the contract;

ト 電子決済手段の数量

(g) the quantity of the electronic payment instruments;

チ 約定価格又は単価及び金額（他の電子決済手段との交換の場合にあっては、当該他の電子決済手段の名称及び約定価格に準ずるもの）

(h) the contract price or unit price and the amount (for the exchange with other electronic payment instruments, the name of those other electronic payment instruments and the price equivalent to the contract price);

リ 電子決済手段信用取引にあっては、次に掲げる事項

(i) for an electronic payment instruments margin transaction, the following particulars:

(1) 電子決済手段信用取引である旨

1. the fact that it is an electronic payment instruments margin transaction;

(2) 信用供与に係る債務の額及び弁済の期限

2. the amount of obligation for the credit granted and the due date for the payment;

(3) 保証金に関する事項（保証金の種類、受入年月日又は返却年月日及び金額又は数量）

3. particulars concerning the security deposit (the type of the security deposit, the dates of receipt or return, and the amount or quantity);

二 法第二条第十項第四号に掲げる行為を行う場合 次に掲げる事項

(ii) if the electronic payment instruments service provider conducts the act stated in Article 2, paragraph (10), item (iv) of the Act: the following particulars:

イ 利用者の氏名又は名称

(a) the name of the user;

ロ 利用者の有する為替取引に関する債務に係る債権の額の増減及びその年月日並びに当該債権の差引残高

(b) changes in the amount of claims relating to obligations regarding funds transfer transactions held by the user, the dates of those changes, and the outstanding balance of the claims.

3 第一項第二号の電子決済手段管理明細簿は、電子決済手段等取引業の利用者ごとに作成し、次に掲げる事項を記載しなければならない。

(3) A book on the description of the management of electronic payment instruments referred to in paragraph (1), item (ii) must be prepared for each user of the electronic payment instruments services and must contain the

following particulars:

一 利用者の氏名又は名称

(i) the name of the user;

二 受入れ又は引出しの別及びその年月日並びに差引残高

(ii) whether it is an acceptance or withdrawal and the date of that acceptance or withdrawal, and the outstanding balance;

三 利用者の電子決済手段を管理する者の氏名又は名称

(iii) the name of the person who manages the user's electronic payment instruments;

四 電子決済手段の名称

(iv) the name of the electronic payment instruments;

五 電子決済手段の数量

(v) the quantity of the electronic payment instruments.

(注文伝票)

(Order Forms)

第七十八条 第七十五条第一項第五号の注文伝票には、法第二条第十項第一号及び第二号に掲げる行為に関し、次に掲げる事項を記載しなければならない。

Article 78 The following particulars must be stated in an order form referred to in Article 75, paragraph (1), item (v), regarding the acts stated in Article 2, paragraph (10), items (i) and (ii) of the Act:

一 自己又は媒介、取次ぎ若しくは代理の別（自己の取引の発注の場合にあっては、自己）

(i) whether it is the provider's own transaction, intermediation, brokerage, or agency service (if the provider places an order for its own transaction, it is the provider's own transaction);

二 電子決済手段等取引業の利用者の氏名又は名称

(ii) the name of the user of the electronic payment instruments services;

三 電子決済手段の名称

(iii) the name of the electronic payment instruments;

四 売付け若しくは買付け又は他の電子決済手段との交換の別

(iv) whether it is for the sale or purchase of electronic payment instruments, or the exchange with other electronic payment instruments;

五 受注数量及び発注数量

(v) the volume of the order received and the volume of the order placed;

六 約定数量

(vi) the volume of the contract executed;

七 指値又は成行の別（指値の場合にあっては、その価格及び注文の有効期限（当該有効期限が当日中であるものを除く。）を含む。）

(vii) whether it is a limit order or market order (for a limit order, including the price and validity period of the order (excluding any order for which the

validity period is the day of the order));

八 受注日時及び発注日時

(viii) the date and time of receipt and placement of the order;

九 約定日時

(ix) the date and time of the contract;

十 約定価格又は単価及び金額（他の電子決済手段との交換の場合にあつては、当該他の電子決済手段の名称及び約定価格に準ずるもの）

(x) the contract price or unit price and the amount (for the exchange with other electronic payment instruments, the name of those other electronic payment instruments and the price equivalent to the contract price);

十一 電子決済手段信用取引にあつては、次に掲げる事項

(xi) for an electronic payment instruments margin transaction, the following particulars:

イ 電子決済手段信用取引である旨

(a) the fact that it is an electronic payment instruments margin transaction;

ロ 新規又は決済の別

(b) whether it is a new transaction or settlement transaction;

ハ 信用供与に係る債務の額及び弁済の期限

(c) the amount of obligation for the credit granted, and the due date for the payment;

十二 取引が不成立の場合には、第六号、第九号及び第十号に掲げる事項に代えて、その旨及びその原因

(xii) if the transaction did not come into effect, that fact and the relevant cause in lieu of the particulars stated in items (vi), (ix), and (x).

（電子決済手段等取引業に関する報告書）

(Reports on the Electronic Payment Instruments Services)

第七十九条 法第六十二条の十九第一項の報告書は、事業概況書及び電子決済手段等取引業に係る収支の状況を記載した書面に分けて、別紙様式第十七号（外国電子決済手段等取引業者にあつては、別紙様式第十八号）により作成し、第八十一条第一項に定める書類を添付して、事業年度の末日から三月以内（外国電子決済手段等取引業者にあつては、事業年度の末日から四月以内）に金融庁長官に提出しなければならない。

Article 79 The written report on the electronic payment instruments services referred to in Article 62-19, paragraph (1) of the Act must be prepared using Appended Form 17 (for a foreign electronic payment instruments service provider, Appended Form 18) by separating it into a business summary and a document containing the status of income and expenditure regarding the electronic payment instruments services, and must be submitted to the Commissioner of the Financial Services Agency within three months from the last day of the relevant business year (for a foreign electronic payment instruments service provider, within four months from the last day of the

relevant business year), with the documents specified in Article 81, paragraph (1) attached to the report.

(電子決済手段の管理に関する報告書)

(Reports on the Management of Electronic Payment Instruments)

第八十条 法第六十二条の十九第二項に規定する内閣府令で定める期間は、事業年度の期間を三月ごとに区分した各期間（最後に三月未満の期間を生じたときは、その三月未満の期間。次項及び次条第二項において「対象期間」という。）とする。

Article 80 (1) The period specified by Cabinet Office Order as prescribed in Article 62-19, paragraph (2) of the Act is each three-month period of the business year (when the last period is shorter than three months, that shorter period; referred to as the "subject period" in the following paragraph and paragraph (2) of the following Article).

2 法第六十二条の十九第二項の報告書は、別紙様式第十九号により作成し、次条第二項各号に掲げる書類を添付して、対象期間経過後一月以内に金融庁長官に提出しなければならない。ただし、同項第一号に掲げる書類は、対象期間経過後二月以内に提出すれば足りる。

(2) The written report referred to in Article 62-19, paragraph (2) of the Act must be prepared using Appended Form 19 and must be submitted to the Commissioner of the Financial Agency within one month from the last day of the subject period, together with the documents stated in the items of paragraph (2) of the following Article; provided, however, that it is sufficient to submit the documents stated in item (i) of that paragraph within two months from the last day of the subject period.

(報告書の添付書類)

(Documents to Be Attached to a Written Report)

第八十一条 法第六十二条の十九第三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 81 (1) The documents specified by Cabinet Office Order as prescribed in Article 62-19, paragraph (3) of the Act are as follows:

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 related notes) and profit and loss statement (including related notes);

二 電子決済手段の管理を行う電子決済手段等取引業者にあつては、前号に掲げる書類についての公認会計士又は監査法人の監査報告書

(ii) for an electronic payment instruments service provider who manages electronic payment instruments, an audit report prepared by a certified public accountant or audit corporation regarding the documents stated in the preceding item;

三 電子決済手段等取引業の利用者の金銭を管理する場合にあっては、電磁的記録に記録された事業年度の末日における当該利用者の金銭の額に係る情報を書面に出力したものその他の当該利用者の金銭の額を証する書類

(iii) when managing the money of a user of the electronic payment instruments services, a print-out of the information on the amount of the relevant user's money as of the last day of the relevant business year recorded in electronic or magnetic records or another document verifying the amount of the relevant user's money;

四 金銭分別管理監査を受けた場合にあっては、公認会計士又は監査法人から提出された直近の報告書の写し

(iv) when undergoing an audit of separate management of money, a copy of the latest report submitted by a certified public accountant or audit corporation.

2 法第六十二条の十九第四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 62-19, paragraph (4) of the Act are as follows:

一 対象期間に係る貸借対照表（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 balance sheet (including related notes) and profit and loss statement (including related notes) for the subject period;

二 電磁的記録に記録された対象期間の末日における電子決済手段等取引業に関し管理する利用者の電子決済手段の残高に係る情報を書面に出力したものその他の当該利用者の電子決済手段の数量を証する書類

(ii) a print-out of the information on the balance of the electronic payment instruments of a user under management in relation to the electronic payment instruments services as of the last day of the subject period that is recorded in electronic or magnetic records or another document verifying the balance of the user's electronic payment instruments;

三 電子決済手段等取引業の利用者の金銭を管理する場合にあっては、電磁的記録に記録された対象期間の末日における当該利用者の金銭の額に係る情報を書面に出力したものその他の当該利用者の金銭の額を証する書類

(iii) when managing the money of a user of the electronic payment instruments services, a print-out of the information on the amount of the user's money as of the last day of the subject period that is recorded in electronic or magnetic records or another document verifying the amount of the user's money;

四 金銭分別管理監査又は電子決済手段分別管理監査を受けた場合にあっては、公認会計士又は監査法人から提出された直近の報告書の写し

(iv) when undergoing an audit of separate management of money or an audit of separate management of electronic payment instruments, a copy of the latest report submitted by a certified public accountant or audit corporation.

(公告の方法)

(Means of Giving Public Notice)

第八十二条 法第六十二条の二十二第二項及び第六十二条の二十四の規定による公告は、官報によるものとする。

Article 82 The public notice under the provisions of Article 62-22, paragraph (2) and Article 62-24 of the Act is to be given in the Official Gazette.

第四章 雑則

Chapter IV Miscellaneous Provisions

(廃止の届出等)

(Notifications of Discontinuation of Business)

第八十三条 法第六十二条の二十五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 83 (1) A person intending to file a notification under the provisions of Article 62-25, paragraph (1) of the Act must submit a written notification prepared using Appended Form 20 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 following particulars must be stated in the written notification referred to in the preceding paragraph:

一 商号

(i) the trade name;

二 登録年月日及び登録番号

(ii) the registration date and registration number;

三 届出事由

(iii) the reason for the notification;

四 法第六十二条の二十五第一項各号のいずれかに該当することとなった年月日

(iv) the date on which the electronic payment instruments service provider came to fall under any of the items of Article 62-25, paragraph (1) of the Act;

五 電子決済手段等取引業の全部又は一部を廃止したときは、その理由

(v) when having discontinued all or part of the electronic payment instruments services, the reasons for that;

六 事業譲渡、合併又は会社分割その他の事由により電子決済手段等取引業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

(vi) when having discontinued all or part of the electronic payment instruments services by way of transfer of business, merger, or company split, or for other reasons, the means for business succession and the successor.

3 法第六十二条の二十五第三項の規定による公告は、官報、時事に関する事項を掲載する日刊新聞紙又は会社法第二条第三十四号に規定する電子公告により行うものとする。

- (3) The public notice under the provisions of Article 62-25, paragraph (3) of the Act is to be published in the Official Gazette, in a daily newspaper that publishes particulars on current events, or in an electronic public notice prescribed in Article 2, item (xxxiv) of the Companies Act.
- 4 法第六十二条の二十五第三項の規定による公告及び営業所での掲示には、事業譲渡、合併又は会社分割その他の事由により当該業務の承継に係る公告をする場合を除き、同条第五項の規定による債務の履行の完了及び電子決済手段等取引業の利用者の財産の返還又は利用者への移転の方法を示すものとする。
- (4) The public notice and the notice posted at business offices under the provisions of Article 62-25, paragraph (3) of the Act are to inform of the methods of completing the performance of obligations under the provisions of paragraph (5) of that Article and returning or transferring the users' property to the users of the electronic payment instruments services, except if a public notice is given due to business succession by way of transfer of business, merger, or company split, or for other reasons.
- 5 電子決済手段等取引業者は、法第六十二条の二十五第三項の規定による公告をしたときは、直ちに、別紙様式第二十一号により作成した届出書に、当該公告の写しを添付して、金融庁長官に提出しなければならない。
- (5) When having given a public notice under the provisions of Article 62-25, paragraph (3) of the Act, an electronic payment instruments service provider must immediately submit a written notification prepared using Appended Form 21 to the Commissioner of the Financial Services Agency with a copy of the public notice attached to the notification.
- 6 電子決済手段等取引業者が事業譲渡、合併又は会社分割その他の事由により電子決済手段等取引業の全部又は一部を廃止しようとするときは、前項の届出書には、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。
- (6) When intending to discontinue all or part of the electronic payment instruments services by way of transfer of business, merger or company split, or for other reasons, an electronic payment instruments service provider must attach a document containing the details of the contract regarding the business succession and the method for the business succession to the written notification referred to in the preceding paragraph.

(登録の取消しに伴う債務の履行の完了等が不要な場合)

(When the Completion of the Performance of Obligations Due to Revocation of Registration is Not Required)

第八十四条 法第六十二条の二十六第一項に規定する内閣府令で定める場合は、電子決済手段等取引業者が事業譲渡、合併又は会社分割その他の事由により電子決済手段等取引業の全部を他の電子決済手段等取引業者に承継させた場合とする。

Article 84 The cases specified by Cabinet Office Order as prescribed in Article

62-26, paragraph (1) of the Act are when an electronic payment instruments service provider has another electronic payment instruments service provider succeed to all of its electronic payment instruments by way of transfer of business, merger, or company split, or for other reasons.

(法令違反行為等の届出)

(Notification of Violation of Laws and Regulations)

第八十五条 電子決済手段等取引業者（法第六十二条の八第二項の規定により電子決済手段等取引業者とみなされる発行者を含む。）は、取締役等又は従業者に電子決済手段等取引業に関し法令に違反する行為又は電子決済手段等取引業の適正かつ確実な遂行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二十二号による届出書を財務局長等に提出するものとする。

Article 85 If an electronic payment instruments service provider (including an issuer who is deemed to be an electronic payment instruments service provider pursuant to the provisions of Article 62-8, paragraph (2) of the Act) has come to know that any of its directors, etc. or employees has committed a violation of laws and regulations regarding the electronic payment instruments services or an act that hinders proper and reliable provision of the electronic payment instruments services, the electronic payment instruments service provider is to submit a written notification prepared using Appended Form 22 that contains the following particulars to the director-general of a local finance bureau, etc., within two weeks from the day on which the provider 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 当該行為を行った取締役等又は従業者の氏名又は名称及び役職名

(ii) the name and the title of the director, etc. or employee who committed that act;

三 当該行為の概要

(iii) summary of the act.

(經由官庁)

(Government Agencies through Which to Submit Documents)

第八十六条 電子決済手段等取引業者（法第六十二条の三の登録を受けようとする者並びに法第六十二条の八第二項の規定により電子決済手段等取引業者とみなされる発行者及び同条第三項の規定による届出をしようとする発行者を含む。次条において同じ。）は、法第六十二条の四第一項の登録申請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「申請書等」という。）を金融庁長官に提出しようとするときは、当該電子決済手段等取引業者の主たる営業所等（令第三十一条第一項に規定する主たる営業所等をいう。次項において同じ。）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内にある場合にあつては、福岡財務支局長）を経

由してこれを提出しなければならない。

Article 86 (1) When an electronic payment instruments service provider (including a person intending to obtain a registration referred to in Article 62-3 of the Act, an issuer who is deemed to be an electronic payment instruments service provider pursuant to the provisions of Article 62-8, paragraph (2) of the Act, and an issuer intending to file a notification under the provisions of paragraph (3) of the latter Article) intends to submit a written application for registration referred to in Article 62-4, paragraph (1) of the Act or other documents prescribed in the Act and this Cabinet Office Order (referred to below as "written application, etc." in the following paragraph and the following Article) to the Commissioner of the Financial Services Agency, the electronic payment instruments service provider must submit them through the director-general of the local finance bureau with jurisdiction over the location of its principal business office, etc. (meaning the principal business office prescribed in Article 31, paragraph (1) of the Order; the same applies in the following paragraph) (when the office is located within the jurisdictional district of the Fukuoka Local Finance Branch Bureau, the Director-General of the Fukuoka Local Finance Branch Bureau).

2 電子決済手段等取引業者は、申請書等を財務局長等に提出しようとする場合において、当該電子決済手段等取引業者の主たる営業所等の所在地を管轄する財務事務所長又は小樽出張所長若しくは北見出張所長（以下この項及び次条において「財務事務所長等」という。）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 electronic payment instruments service provider intends to submit a written application, etc. to the director-general of a local finance bureau, etc., and the head of a local finance office, etc., the head of the Otaru Branch, or the head of the Kitami Branch (referred to below as the "head of the relevant local finance office, etc." in this paragraph and the following Article) has jurisdiction over the location of its principal business office, the electronic payment instruments service provider must submit the application, etc. through the head of the relevant local finance office, etc.

（申請書等の認定資金決済事業者協会の経由）

(Submission of Written Applications Through Certified Associations for Payment Service Providers)

第八十七条 電子決済手段等取引業者は、申請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（前条第二項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 87 When intending to submit a written application, etc. to the Commissioner of the Financial Services Agency or the director-general of a local finance bureau, etc. (including submission through the head of the local

finance office, etc. under the provisions of paragraph (2) of the preceding Article), an electronic payment instruments service provider may submit it through a certified association for payment service providers.

(標準処理期間)

(Standard Processing Period)

第八十八条 金融庁長官又は財務局長等は、法第六十二条の三の登録若しくは法第六十二条の七第一項の変更登録又は第三十八条第三項の承認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 88 (1) The Commissioner of the Financial Services Agency is to endeavor to process any application filed for registration under Article 62-3 of the Act, registration of changes under Article 62-7, paragraph (1) of the Act, or approval under Article 38, paragraph (3) within two months from the day on which the application 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 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 details of the application;

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 regarding the application.