

Pursuant to Article 116, paragraph (4) of the Payment System Act (Official Gazette 133/2009), Article 75, paragraph (4) of the Electronic Money Act (Official Gazette 139/2010) and Article 43, paragraph (2), item (9) of the Act on the Croatian National Bank (Official Gazette 75/2008), the Governor of the Croatian National Bank hereby issues the

Decision on the register of payment institutions and registers of electronic money institutions

I GENERAL PROVISIONS

Article 1

This Decision regulates the manner of keeping and the content of:

- 1) a register of payment institutions;
- 2) a register of electronic money institutions;
- 3) a register of electronic money institutions under exemption; and
- 4) a register of branches of third-country electronic money institutions.

Article 2

(1) Subjects of entry in the register of payment institutions shall be payment institutions authorised by the Croatian National Bank to provide payment services (hereinafter: payment institutions).

(2) In addition to data on the subjects of entry, the register of payment institutions shall contain data on:

- 1) branches through which they are authorised to provide payment services in the territories of other Member States;
- 2) branches through which they are authorised to provide payment services in the territories of third countries;
- 3) agents through which they are authorised to provide payment services in the territory of the Republic of Croatia; and
- 4) agents through which they are authorised to provide payment services in the territories of other Member States.

Article 3

(1) Subjects of entry in the register of electronic money institutions shall be electronic money institutions authorised by the Croatian National Bank to issue electronic money (hereinafter: electronic money institutions).

(2) In addition to data on the subjects of entry, the register of electronic money institutions shall contain data on:

- 1) branches through which they are authorised to issue electronic money and/or provide payment services in the territories of other Member States;
- 2) branches through which they are authorised to issue electronic money and provide payment services in the territories of third countries;
- 3) agents through which they are authorised to provide payment services in the territory of the Republic of Croatia; and
- 4) agents through which they are authorised to provide payment services in the territories of other Member States.

Article 4

(1) Subjects of entry in the register of electronic money institutions under exemption shall be electronic money institutions under exemption, authorised by the Croatian National Bank to issue electronic money (hereinafter: electronic money institutions under exemption).

(2) In addition to data on the subjects of entry, the register of electronic money institutions under exemption shall contain data on:

- 1) branches through which they are authorised to issue electronic money in the territories of third countries; and
- 2) agents through which they are authorised to provide payment services related to the issuance of electronic money in the territory of the Republic of Croatia.

Article 5

Subjects of entry in the register of branches of third-country electronic money institutions shall be branches of third-country electronic money institutions, authorised by the Croatian National Bank to establish a branch (hereinafter: branches of third-country electronic money institutions).

II CONTENT OF THE REGISTER OF PAYMENT INSTITUTIONS

Article 6

(1) The register of payment institutions shall contain the following data on a payment institution:

- 1) registration number;
- 2) name and registered office;
- 3) OIB (identification number); and

4) a list of payment services, which it is authorised to provide in the Republic of Croatia, including the date of issue of the authorisation for the provision of each payment service.

(2) The register of payment institutions shall also include the names of the Member States in which a payment institution is authorised to directly provide payment services, and a list of payment services, which it is authorised to provide in a particular Member State.

Article 7

In addition to the data referred to in Article 6, paragraph (1) of this Decision, the register of payment institutions shall include the following data on a branch through which a payment institution is authorised to provide payment services in the territory of another Member State:

- 1) name of the Member State;
- 2) name and registered office of the branch; and
- 3) a list of payment services, which the payment institution is authorised to provide through the branch in that Member State.

Article 8

In addition to the data referred to in Article 6, paragraph (1) of this Decision, the register of payment institutions shall include the following data on a branch through which a payment institution is authorised to provide payment services in the territory of a third country:

- 1) name of the third country;
- 2) name and registered office of the branch; and
- 3) a list of payment services, which the payment institution is authorised to provide through the branch in that third country.

Article 9

In addition to the data referred to in Article 6, paragraph (1) of this Decision, the register of payment institutions shall include the following data on an agent through which a payment institution is authorised to provide payment services in the territory of the Republic of Croatia:

- 1) name and registered office, or name and address of the agent;
- 2) the agent's OIB; and
- 3) a list of payment services, which the payment institution is authorised to provide through that agent in the Republic of Croatia.

Article 10

In addition to the data referred to in Article 6, paragraph (1) of this Decision, the register of payment institutions shall include the following data on an agent through which a payment institution is authorised to provide payment services in the territory of another Member State:

- 1) name of the Member State,
- 2) name and registered office, or name and address of the agent; and
- 3) a list of payment services, which the payment institution is authorised to provide through the agent in that Member State.

III CONTENT OF THE REGISTER OF ELECTRONIC MONEY INSTITUTIONS

Article 11

(1) The register of electronic money institutions shall contain the following data on an electronic money institution:

- 1) registration number;
- 2) name and registered office;
- 3) OIB; and
- 4) a list of services, which it is authorised to provide in the Republic of Croatia, including the date of issue of the authorisation for the provision of each payment service.

(2) The register of electronic money institutions shall also include the names of the Member States in which an electronic money institution is authorised to directly issue electronic money and/or provide payment services, and a list of services, which it is authorised to provide in a particular Member State.

Article 12

In addition to the data referred to in Article 11, paragraph (1) of this Decision, the register of electronic money institutions shall include the following data on a branch through which a payment institution is authorised to issue electronic money and/or provide payment services in the territory of another Member State:

- 1) name of the Member State;
- 2) name and registered office of the branch; and
- 3) a list of payment services, which the electronic money institution is authorised to provide through the branch in that Member State.

Article 13

In addition to the data referred to in Article 11, paragraph (1) of this Decision, the register of electronic money institutions shall include the following data on a branch

through which a payment institution is authorised to issue electronic money and provide payment services in the territory of a third country:

- 1) name of the third country,
- 2) name and registered office of the branch; and
- 3) a list of payment services, which the electronic money institution is authorised to provide through the branch in that third country.

Article 14

In addition to the data referred to in Article 11, paragraph (1) of this Decision, the register of electronic money institutions shall include the following data on an agent through which an electronic money institution is authorised to provide payment services in the territory of the Republic of Croatia:

- 1) name and registered office, or name and address of the agent;
- 2) the agent's OIB; and
- 3) a list of payment services, which the electronic money institution is authorised to provide through that agent in the Republic of Croatia.

Article 15

In addition to the data referred to in Article 11, paragraph (1) of this Decision, the register of electronic money institutions shall include the following data on an agent through which an electronic money institution is authorised to provide payment services in the territory of another Member State:

- 1) name of the Member State;
- 2) name and registered office, or name and address of the agent; and
- 3) a list of payment services, which the electronic money institution is authorised to provide through the agent in that Member State.

IV CONTENT OF THE REGISTER OF ELECTRONIC MONEY INSTITUTIONS UNDER EXEMPTION

Article 16

The register of electronic money institutions under exemption shall contain the following data on an electronic money institution under exemption:

- 1) registration number;
- 2) name and registered office;
- 3) OIB; and
- 4) a list of services, which it is authorised to provide in the Republic of Croatia, including the date of issue of the authorisation.

Article 17

In addition to the data referred to in Article 16 of this Decision, the register of electronic money institutions under exemption shall include the following data on a branch through which an electronic money institution under exemption is authorised to issue electronic money and provide payment services related to the issuance of electronic money in the territory of a third country:

- 1) name of the third country;
- 2) name and registered office of the branch; and
- 3) a list of services, which the electronic money institution under exemption is authorised to provide through the branch in that third country.

Article 18

In addition to the data referred to in Article 16 of this Decision, the register of electronic money institutions under exemption shall also include the following data on an agent through which an electronic money institution under exemption is authorised to provide payment services related to the issuance of electronic money in the territory of the Republic of Croatia:

- 1) the name and registered office, or name and address of the agent; and
- 2) the agent's OIB.

V CONTENT OF THE REGISTER OF BRANCHES OF THIRD-COUNTRY ELECTRONIC MONEY INSTITUTIONS

Article 19

The register of branches of third-country electronic money institutions shall contain the following data on branches of third-country electronic money institutions:

- 1) registration number;
- 2) name and address of a third-country electronic money institution, the branch of which is the subject of entry;
- 3) name and registered office of the branch;
- 4) the branch's OIB; and
- 5) a list of services, which it is authorised to provide in the Republic of Croatia, including the date of issue of the authorisation.

VI KEEPING OF THE REGISTERS AND DATA ENTRY

Article 20

The Croatian National Bank shall keep the registers prescribed by this Decision in an electronic form; current data from the registers can be accessed on the Croatian National Bank's website (www.hnb.hr).

Article 21

(1) The registration numbers of subjects of entry in the registers prescribed by this Decision shall be unique, unchangeable and unrepeatable.

(2) The registration numbers referred to in paragraph (1) of this Article shall be determined by the Croatian National Bank and assigned at registration.

Article 22

(1) The Croatian National Bank shall enter in the registers referred to in this Decision the data prescribed by this Decision and all changes therein, including the removals from register of subjects of entry, their branches and agents.

(2) In addition to the data prescribed by this Decision, the Croatian National Bank shall enter notes in respect of the provision of services, such as the note of temporary prohibition of providing one or more services, including the dates of such entries.

(3) The Croatian National Bank shall make entries in the registers referred to in this Decision ex officio or at request of a subject of entry, in accordance with law.

(4) A relevant date should be attached to each entry of data, a change, a removal from register, a note or a correction.

VII TRANSITIONAL AND FINAL PROVISIONS

Article 23

This Decision shall enter into force on the date of its publication in the Official Gazette, with the exception of the provisions of:

Article 2, paragraph (2), items (1) and (4);

Article 3, paragraph (2), items (1) and (4);

Article 6, paragraph (2);

Article 7;

Article 10;

Article 11, paragraph (2);

Article 12; and

Article 15

of this Decision, which shall enter into force on the date of accession of the Republic of Croatia to the European Union.

No.: 13-020/01-11/ŽR

Zagreb, 20 January 2011

Croatian National Bank
Governor

Željko Rohatinski