

FOR INFORMATIONAL PURPOSES ONLY

Periodic Certification - Registered Deemed-Compliant FFI – Qualified Credit Card Issuer or Servicer

Identifying Information

1. The periodic certification can only be completed by the Responsible Officer (RO). Confirm the RO information and make updates as needed. Any updates made will be saved to your registration account.¹
2. Describe the registered deemed-compliant FFI's business (or each line of business):²

Select the applicable option for the periodic certification for the period of <start date> to <end date>:

- I am completing the periodic certification of compliance.³
- I am unable to complete a periodic certification at this time.⁴
- I am not required to complete a periodic certification for this certification period.⁵

Expanded Affiliated Group of Qualified Credit Card Issuers or Servicers

1. This certification is being provided collectively for the registered deemed-compliant FFI's expanded affiliated group.⁶
2. Select each member FI that is included in this certification. You must include at least one member in the certification.⁷

PERIODIC CERTIFICATION – CERTIFICATION OF COMPLIANCE WITH THE REQUIREMENTS OF THE REGISTERED DEEMED-COMPLIANT FFI CATEGORY – QUALIFIED CREDIT CARD ISSUER OR SERVICER⁸

I, the responsible officer of the registered deemed-compliant FFI, certify that:

1. The FFI is an FFI solely because it is an issuer or servicer of credit cards that accepts deposits, on its own behalf or, in the case of a servicer, on behalf of a credit card issuer, only when a customer

¹ The RO information to be confirmed includes the name of the RO, address and other contact information. This section will be pre-populated with all the registration data for the RO fields (question 10). Any changes made to the RO information will be saved in the registration account.

² Field type: Text box (1-1000 characters).

³ If this statement is selected, continue with questions.

⁴ If this statement is selected, the user will need to provide a reason/explanation as to why you are unable to certify at this time. Field type: Text box (1-2,500 characters).

⁵ If this statement is selected, the user will need to provide a reason/explanation as to why you are not required to certify. Field type: Text box (1-2,500 characters).

⁶ Field type: Radio button (values: Yes, No). If No is selected, continue with certification questions. If Yes is selected, display question 2. Note: This question will only display if filer is a lead. If there are no eligible members, it will display an error message if yes is selected.

⁷ Eligible members will be displayed as a prefilled list from the FI's registration.

⁸ Questions 1 & 2: Field type: Radio button (values: Yes, No).

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makes a payment in excess of a balance due with respect to the credit card account and the overpayment is not immediately returned to the customer.

2. By the later of the date the FFI registers as a deemed-compliant FFI and is issued a GIIN, or June 30, 2014, the FFI implements policies and procedures to either prevent a customer deposit in excess of \$50,000 or to ensure that any customer deposit in excess of \$50,000 is refunded to the customer within 60 days. For this purpose, a customer deposit does not refer to credit balances to the extent of disputed charges but does include credit balances resulting from merchandise returns.