

REGISTRANT ELIGIBILITY POLICY

1.0 Title: Registrant Eligibility Policy
Version Control: ~~1~~.0
Date of Implementation: ~~2015-03-16~~201X-XX-XX

2.0 Summary

All domain names registered in the .BANK gTLD must comply with this Registrant Eligibility Policy (the “Policy”). This Policy sets forth the classifications of ~~businesses and~~ organizations that are permitted to register domain names in .BANK, and a non-enumerated list of documents that they may be requested to provide to establish their eligibility. This Policy also incorporates an appeals mechanism by which ~~a business or an~~ organization that has been denied eligibility may seek a review of that denial.

3.0 Qualified Registrants

The following ~~for-profit and not-for-profit businesses or~~ organizations are ~~initially~~ eligible to register domain names in .BANK:

- 3.1 State, regional and provincial retail banks that are chartered and supervised by ~~a government regulatory authority~~the relevant Government Regulatory Authority;
- 3.2 Savings associations that are chartered and supervised by ~~a government regulatory authority~~the relevant Government Regulatory Authority;
- 3.3 National retail banks that are chartered and supervised by ~~a government regulatory authority~~the relevant Government Regulatory Authority;
- 3.4 Associations whose members are primarily comprised of entities identified above in 3.1, 3.2 or 3.3;
- 3.5 Groups of associations whose members are primarily comprised of associations identified above in 3.4;
- 3.6 ~~Service providers that are principally owned by or predominantly supporting regulated entities identified above in 3.1, 3.2 or 3.3. (if approved by the Registry Operator Board); and~~
- ~~3.7~~ Government regulatorsRegulatory Authorities of chartered and supervised retail banks or savings associations or organizations whose members are primarily comprised of such ~~government regulators~~relevant Government Regulatory Authorities (if approved by the Registry Operator Board);
- 3.7 Other Regulated entities supervised by the relevant Government Regulatory Authority (if approved by the Registry Operator Board).; and

3.8 Retail bank and savings association holding and parent companies supervised by the relevant Government Regulatory Authority.

4.0 Registrant Documentation

As part of the registration process, Applicants will be required to provide certain information to Registry Operator, or its designated third-party service provider, to verify their eligibility to register a domain name in .BANK. This information may include, but is not limited to, the following:

- 4.1 Full legal name:
- 4.2 ~~Business Organization~~ name:
- 4.3 ~~Organization Business~~ address:
- 4.4 ~~Organization Business~~ phone:
- 4.5 ~~Organization Business~~ email:
- 4.6 Another proof of identity necessary to establish that the Applicant is ~~an eligible member of the banking community~~ (e.g., business license, certificate of formation, articles of incorporation, corporate operating agreement, charter documents, attorney opinion letter, mission statement for non-profit organization):
- 4.7 For ~~retail~~ banks and savings associations, the assigned regulatory ID and ~~government regulatory authority~~ Government Regulatory Authority issuing its charter or license.

5.0 Compliance with Laws – Unqualified Registrants

Registry Operator, a limited liability company formed and domiciled in the United States (U.S.), must comply with all U.S. laws, rules, and regulations. One such set of regulations is the economic and trade sanctions program administered by the Office of Foreign Assets Control (OFAC) of the U.S. Department of the Treasury. These sanctions have been imposed on certain countries, as well as individuals and entities that appear on OFAC's List of Specially Designated Nationals and Blocked Persons (the SDN List). Registry Operator is prohibited from providing most goods or services to residents of sanctioned countries or their governmental entities or to SDNs without an applicable U.S. government authorization or exemption.

Registry Operator, in its capacity as a global registry operator, must take into account all applicable laws, rules and regulations in the jurisdictions where it operates. As such, Registry Operator reserves the right to deny or cancel registrations based upon relevant sanctions, programs or standards administered and/or supported in other jurisdictions.

6.0 Prohibition Against the Use of Proxy/Privacy Registration Services

Registry Operator is committed to ensuring that .BANK is administered in a secure and stable manner and that the [Registration Data Directory Services \(RDDS\)](#)/Whois data of domain names in .BANK is reliable, accurate and up-to-date. Therefore, Registry Operator expressly prohibits the use of proxy or private domain name registration services in .BANK by ~~Applicants and~~ Registrants. Additionally, neither Registrar nor any of its resellers, affiliates, and/or partners shall be permitted to offer proxy or private domain name registration services in .BANK which would prevent Registry Operator from having and displaying true and accurate [RDDS](#)/Whois data.

7.0 Appeal

Any ~~business or~~ organization whose request for registration has been denied based upon this Policy may appeal this decision through the Registration Eligibility Dispute Resolution Policy ~~available on/via Registry Operator's website.~~

~~accessible at www.register.bank/policies/.~~

8.0 Amendment

Registry Operator reserves the right to modify this Policy at its sole discretion in accordance with its rights and obligations set forth in its Registry Agreement. Such revised Policy shall be posted on Registry Operator's website at ~~www.ftld.com/policies/~~www.ftld.com/policies/ at least 15-calendar days before its effective date. In the event that a Registrant objects to ~~the~~ any change in this Policy, the sole remedy is cancelation of the domain name registration.

Registrant Eligibility Policy Implementation Guidelines

Date: ~~2017-04-21~~201X-XX-XX

Registry Operator may impose use restrictions ~~related to use of the~~ domain name in .BANK by ~~Registrants~~ in accordance with Registry Operator's Acceptable Use / Anti-Abuse Policy to protect the best ~~interest~~interests of the global banking community and the customers it serves.

Organizations approved under the former Service Provider category and their domain registrations are grandfathered in under their current status as of the date of implementation of this Policy per a resolution by Registry Operator's Board of Directors, through its authority granted under Section 3.0, as Qualified Registrants eligible under Section 3.7 of this Policy.

Accordingly, Registry Operator imposes the following use restrictions for Registrants eligible under Section 3.67 of this Policy: use of the domain name by ~~Registrants~~Registrant must predominantly support Regulated Entities ~~as described herein~~ and may not be used as the primary, consumer-facing domain of the Registrant or in any marketing or promotional capacity.

~~Registry Operator's implementation of Section 3.6 of this Policy defines Service Providers "predominantly supporting" the regulated entities identified in Sections 3.1, 3.2 or 3.3 of the Policy (together, "Regulated Entities") as organizations that provide (i) Software as a Service (SaaS) to Regulated Entities (i.e., a software delivery model service integral to creating a seamless online banking service for the customers of Regulated Entities) or (ii) credit card, debit card, or other bank payment processing and/or settlement processing between Regulated Entities (i.e., bank to bank). Further and recognizing the complex legal frameworks that some members of the global banking community utilize in their operations and governance, bank holding and parent companies supervised by a relevant government authority are hereby considered service providers given their role predominantly supporting Regulated Entities and pre-approved by the fTLD Board of Directors in a resolution through their authority granted by Section 3.6. Bank holding and parent companies are not subject to use restrictions. A service provider organization is eligible for a domain name in .BANK if (1) it plays a key role in a Regulated Entities' online banking infrastructure services or payment/settlement services and (2) its customers or the beneficiaries of its services are predominantly Regulated Entities, such as:~~

- ~~• businesses (e.g., core processor, technology services provider) whose services are integrated in the systems and/or infrastructure (e.g., information management, electronic commerce) of Regulated Entities;~~
- ~~• businesses whose services are not integrated in the systems and/or infrastructure of Regulated Entities, but predominantly support Regulated Entities as described herein; and~~
- ~~• businesses who services entail facilitating or providing threat information to Regulated Entities.~~

~~For example, a technology services provider that claims its customers represent a broad range of industries including financial services, retail, healthcare, energy, environmental, etc. would not be eligible for a domain name in .BANK as its customers or the beneficiaries of its services are not **predominantly** Regulated Entities.~~

~~The following is a representative list of examples of Service Providers that are eligible to register a domain name in .BANK:~~

- ~~• FIS~~
- ~~• Fiserv~~

- ~~Seepoint~~
- ~~Financial Services Information Sharing and Analysis Center~~
- ~~SWIFT~~
- ~~VocaLink~~

For clarity, the following non-exhaustive list of organizations are ineligible and not considered Qualified Registrants under Section 3.7 of this Policy:

- Cryptocurrency companies or other digital and/or virtual currency companies;
- Peer-to-peer payment providers (P2P payment providers) and other money transfer application companies; and
- Non-banking financial institutions or non-bank financial companies including, but not limited to, intermediary companies between banks and businesses/consumers (e.g., micro-loan/-financing companies, payday lenders, currency exchange companies).

Notwithstanding this Implementation Guidance, the Registry Operator Board retains the rights in its sole discretion to approve or deny the eligibility of all ~~services provider~~ requests under Section 3.67 of ~~the Registrant Eligibility~~this Policy.