



# REGISTRANT ELIGIBILITY POLICY

**1.0 Title:** Registrant Eligibility Policy  
**Version Control:** 1.0  
**Date of Implementation:** 2015-03-16

## 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 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 banks that are chartered and supervised by a government regulatory authority;
- 3.2 Savings associations that are chartered and supervised by a government regulatory authority;
- 3.3 National banks that are chartered and supervised by a 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 regulators of chartered and supervised banks or savings associations or organizations whose members are primarily comprised of such government regulators (if approved by the Registry Operator Board).

## 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 name:

- 4.3 Business address:
- 4.4 Business phone:
- 4.5 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 banks and savings associations, the assigned regulatory ID and 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 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 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.

## **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/](http://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

Registry Operator may impose 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 of the global banking community and the customers it serves. Accordingly, Registry Operator imposes the following use restrictions for Registrants eligible under Section 3.6 of this Policy: use of the domain name by Registrants must predominantly support Regulated Entities as described herein.

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 whose 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
- Secpoint
- Financial Services Information Sharing and Analysis Center
- SWIFT
- VocaLink

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 3.6 of the Registrant Eligibility Policy.