



BULGARIAN NATIONAL BANK

GUIDELINES
FOR CONNECTING BODIES AND INSTITUTIONS
TO THE INFORMATION SYSTEM
OF THE REGISTER OF BANK ACCOUNTS AND SAFE DEPOSIT BOXES
(CONSOLIDATED VERSION WITH THE AMENDMENT UNDER ORDER No. BNB-
109732/30.06.2017)

Sofia, July 2017

I. GENERAL PROVISIONS

Art. 1. These ‘Guidelines for connecting bodies and institutions to the information system of the Register of Bank Accounts and Safe Deposit Boxes’ (Guidelines) establish the procedure for connecting bodies and institutions to the information system of the Register of Bank Accounts and Safe Deposit Boxes (RBASDB information system, ‘the system’) and for their authorised officials to receive information under art. 56a, par. 3 (1 – 9) of the Law on Credit Institutions (LCI).

Art. 2. The bodies and institutions under art. 56a, par. 3 (1 – 9) of LCI (bodies and institutions) and the Bulgarian National Bank (BNB) shall interact, respecting each other’s independence and autonomy and in accordance with their powers.

II. PROCEDURE FOR GETTING CONNECTED TO THE RBASDB INFORMATION SYSTEM

Art. 3. (1) The bodies and institutions shall submit written applications to the Deputy Governor in charge of the Banking Department, in order to get connected to the RBASDB information system (*Appendix No. 1* of the Guidelines). The following documents shall be attached to an application:

1. ‘Registration form for connection to the information system of the Register of Bank Accounts and Safe Deposit Boxes’ (*Appendix No. 2* of the Guidelines);

2. ‘Notification of the technical and software readiness for connection to the Register of Bank Accounts and Safe Deposit Boxes’ (*Appendix No. 3* of the Guidelines);

3. Internal rules under art. 56a, par. 6 of LCI, with the following contents:

a) ‘Preface – General Provisions’ – a short description of the functions of the body or institution which needs to be granted access to the information in the Register;

b) ‘System administration’ – the designated authorised officials of a body or institution, who will be registered as ‘Administrators’ of the RBASDB information system;

c) ‘Procedures for receiving information from the RBASDB information system’ – the established procedure for receiving information from the Register, including the authorised officials’ rights and obligations in performing their official duties during specific checks. Under art. 56a, par. 5 of LCI the bodies and institutions shall keep a special register which contains the date of each check, identification data which unambiguously identify the natural person and/or legal entity that is checked, and the number of the official document or file which serves as the reason for generating the report. The data in that register shall be stored for 5 years as of the date of the check;

d) 'Measures for storage, protection and control in connection with the receipt and use of information from the RBASDB information system', as well as for prevention of unauthorised access to the system.

(2) When a body or institution has divisions whose users will receive information from the RBASDB information system and if separate reports need to be generated for the services rendered to these users, then the contact person shall submit to the BNB details about these divisions so that they can be registered in the RBASDB information system. The data shall be reported in the 'Form for registration of divisions in the Register of Bank Accounts and Safe Deposit Boxes' (*Appendix No. 4 of the Guidelines*).

(3) The documents under par. 1 and par. 2 shall be signed by the persons who run and represent the bodies and institutions or by officials authorised by them, and shall be stamped.

(4) Connection to, and disconnection from, the RBASDB information system shall be carried out under an order of the Deputy Governor in charge of the Banking Department, as of the date specified in it.

Art. 4. (1) The bodies and institutions shall designate their users to be registered as 'Administrators' of the RBASDB information system, as per the 'Registration form for connection to the information system of the Register of Bank Accounts and Safe Deposit Boxes' (*Appendix No. 2*), who shall receive in their email accounts their user names and passwords for access to the RBASDB information system. After the first successful login to the system, each user must change their access password, following the instructions in the 'User manual for bodies and institutions' (*Appendix No. 5*).

(2) The users registered as 'Administrators' shall register the other users in the body or institution, in their relevant roles.

(3) The users shall be given one or more roles for access to the system's functionality. Each role shall have specific access rights, in accordance with the 'User manual for bodies and institutions' (*Appendix No. 5*).

(4) The bodies and institutions' users shall access the RBASDB information system, using qualified electronic signatures which contain the person's personal identification number.

III. RECEIVING INFORMATION FROM THE RBASDB INFORMATION SYSTEM

Art. 5. (1) The Register of Bank Accounts and Safe Deposit Boxes aggregates the information on bank account numbers, account holders, persons authorised to operate the accounts, and on holders of safe deposit boxes with banks and persons authorised by them, and it provides this information to the bodies and institutions in the form of reports as printouts or electronically. The reports shall be:

on bank accounts of natural persons or legal entities; on bank safe deposit boxes of natural persons or legal entities; and on bank accounts and safe deposit boxes of natural persons or legal entities.

(2) Reports on bank accounts and reports on safe deposit boxes shall be generated based on the information in the RBASDB information system at the time when the application is processed.

Art. 6. (1) The RBASDB shall provide the bodies and institutions with online access to the reports from the system, using the following functionalities:

1. Report on one person, as a screen form – it shall be provided in MS Word or MS Excel format.

2. Report on a list of persons, via a file interface. The information shall be provided in XML format. With the file interface, multiple persons shall be reported in a text file which contains their identifiers.

(2) Applications for printed out reports from the RBASDB shall be submitted to the Administrative Directorate, at a teller desk in the BNB banking hall, or by mail at: 1000 Sofia, 1, Knyaz Alexander I Sq.

Art. 7. (1) For reports from the RBASDB information system, the bodies and institutions shall pay fees under art. 16 of Ordinance No. 12 on the RBASDB.

(2) The BNB shall issue an invoice for the Ministry of Finance relating to the persons under art. 56a, par. 3 (1 – 8) of LCI, by the 5th day of each quarter, for the reports provided by the Register during the preceding quarter, under an agreement signed by the parties.

(3) For each of the persons under art. 56a, par. 3 (9) of LCI, the BNB shall issue an invoice, by the 5th day of the month, for the reports electronically provided by the Register during the preceding month.

(4) The invoiced amount shall be paid within 15 calendar days as of the invoice date.

IV. FINAL PROVISIONS

§ 1. Inseparable parts hereof shall be the following appendices:

1. ‘Application for getting connected to the information system of the Register of Bank Accounts and Safe Deposit Boxes’ (*Appendix No. 1*);

2. ‘Registration form for connection to the information system of the Register of Bank Accounts and Safe Deposit Boxes’ (*Appendix No. 2*);

3. ‘Notification of the technical and software readiness for connection to the Register of Bank Accounts and Safe Deposit Boxes’ (*Appendix No. 3*);

4. ‘Form for registration of divisions in the Register of Bank Accounts and Safe Deposit Boxes’ (*Appendix No. 4*);

5. 'User manual for bodies and institutions' (*Appendix No. 5*).

§ 2. These Guidelines BNB-21120/14.02.2017 have been issued pursuant to § 4 of the Transitional and Final Provisions of Ordinance No. 12 on the Register of Bank Accounts and Safe Deposit Boxes (published in Darjaven Vestnik, issue 81 of 14.10.2016, amended, issue 103 of 27.12.2016) and § 12 of the Transitional and Final Provisions of Ordinance No. 12 on the Register of Bank Accounts and Safe Deposit Boxes (published in Darjaven Vestnik, issue 103 of 2016) and have been amended with Order No. BNB-109732/30.06.2017.