



Public Handbook: Request for permission to use IT outsourcing for the business provider who provides services related to debit cards issued and used domestically under the Payment Systems Act B.E. 2560 (2017)

Service Agency: Payment Systems Policy Department, Bank of Thailand (BOT)

Regulations, procedures, conditions (if any) for submission and consideration process

1. Related Regulations

- (1) Payment Systems Act B.E. 2560 (2017)
- (2) Bank of Thailand Notification No. SorNorChor. 12/2561 Re: Services Relating to Debit Cards Issued and Used Domestically, dated 16 April 2018 (B.E. 2561) Clause 4.5

2. Conditions for Submission

- (1) The requestor must be the business provider who provides services related to debit cards issued and used domestically and intends to use IT outsourcing for the following operations:
 - (1.1) Receiving and sending information of debit card transactions between an Issuer and an Inter-institution Fund Transfer System Operator or a Payment Card Network Operator who provides services as a transaction switching center or a network linkage or provides clearing services
 - (1.2) Receiving and sending information of debit card transactions between an Acquirer and an Inter-institution Fund Transfer System Operator or a Payment Card Network Operator who provides services as a transaction switching center or a network linkage or provides clearing services
 - (1.3) Receiving and sending information of debit card transactions between a Payment Facilitator and an Acquirer, and receiving and sending debit card transactions between Payment Facilitators
 - (1.4) Providing services as a transaction switching center or a network linkage between system users
 - (1.5) Clearing services
 - (1.6) Settlement services
- (2) The requests in Clause (1) are allowed only to the use of local IT outsourcing providers, except for the following cases that the business provider may request to use foreign IT outsourcing providers.
 - (2.1) Receiving and sending information under Clause (1.3), or
 - (2.2) Receiving and sending information for the benefits of managing internal information of the Issuer, the Acquirer and Payment Facilitators
- (3) An Issuer, an Acquirer or a Payment Facilitator who is a financial institution or a specialized financial institution under the law governing financial institutions businesses and has already complied with the IT outsourcing issued under such law shall be deemed to have obtained approval under Clause (1) from the BOT.

3. Procedures and methods for Submission

(1) The business provider who provides services related to debit cards issued and used domestically submits a request for permission to use IT outsourcing along with the evidentiary documentation certified true copies by a director or a person with managerial power (or the authorized signatory) to the BOT in advance through the electronic channel, namely, e-Application (the main service channel), or submits the request in person or by mail. The BOT shall consider the request for permission within 45 business days from the date on which the BOT receives the request together with the complete and accurate evidentiary documentation.

(2) In the event that the request or the evidentiary documentation is incorrect or incomplete, the BOT shall notify the requestor to amend the request or submit additional evidentiary documentation within the specified time frame. The BOT may also ask the requestor to provide further clarification. If the requestor fails to comply within the specified period, the BOT shall assume that the request is abandoned and will notify the termination of the consideration, which results in the return of such request.

(3) The BOT will pause the consideration process and the processing time until the requestor amends the request or submits the complete and correct additional evidentiary documentation or provides additional clarification to the BOT, as required by Item (2).

(4) The BOT shall notify the requestor of the result within 7 days from the date of completion as per Section 10 of the Licensing Facilitation Act B.E. 2558 (2015).

(5) In the case that the request involves a policy or a customer protection issue, the requestor should consult the BOT before submitting the request so that the BOT is able to determine if additional information is needed.

Service Channels

<p>1) Website and Online Channel (Main Channel) Service Location: www.bot.or.th (e-Application) <i>(Remark: If a request is submitted on a working day after 4.30 p.m. or on a bank holiday as announced by the BOT, it shall be deemed as received on the next business day.)</i></p>	<p><i>Office hours: 24 Hours</i></p>
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<p>2) In-Person</p> <p>Service Location: Office of Payment Services Supervision, Payment Systems Policy Department, Bank of Thailand, Head Office 273 Samsen Road, Watsamphraya, Phra Nakhon District, Bangkok 10200</p> <p>(Remark: Prior to a visit, please kindly notify the BOT officer of visitors' names, visiting date and time, telephone number, and car registration plate (if any) via phone or E-mail which can be found in: https://www.bot.or.th/English/PaymentSystems/PSA_Oversight/BOT_Contact_Person/Pages/default.aspx)</p>	<p>Office hours: Monday – Friday (except bank holidays as notified by the BOT) 08:30 a.m. – 04:30 p.m. (lunch break)</p>
<p>3) Mail</p> <p>Service Location: Mailing address: Office of Payment Services Supervision, Payment Systems Policy Department, Bank of Thailand, Head Office 273 Samsen Road, Watsamphraya, Phra Nakhon District, Bangkok 10200</p> <p>(Remark: the BOT will consider the request and the evidentiary documentation as submitted, once the BOT officer signs and stamps the date of submission.)</p>	

Procedures, Service Time and Responsible Units

Total Processing time: 45 Business Days

No.	Procedures	Service time	Responsible Units
1	<p>Document verification</p> <p>(1) The BOT verifies whether the documents are accurate and complete.</p> <p>(2) In the case that the submitted documents are incomplete, the BOT shall inform the requestor to amend or submit additional documents within the stipulated period. If the requestor is unable to comply within the specified period, the request shall be deemed dismissal.</p>	3 Business Days	Payment Systems Policy Department

No.	Procedures	Service time	Responsible Units
2	<p>Consideration Process</p> <p>The consideration process will begin once all evidentiary documentation is complete.</p> <p>(1) The BOT deliberates on the qualifications of the request according to relevant regulations.</p> <p>(2) For thorough consideration, the BOT may discuss information or facts with its management or related committees. If more information is needed, the BOT may notify the requestor to submit additional information for further consideration.</p> <p>(3) Once concluded, the result is submitted to the authorized executives for consideration and approval.</p>	42 Business Days	Payment Systems Policy Department

Documentation Requirements and Supplements

No.	Names of Documents, Quantity and Additional Details (if any)	Issuing Authority
1	<p>A letter of request for permission to use IT outsourcing services describing reasons and necessity</p> <p>Original: 1</p> <p>Copy: 0</p> <p>Remark: Must be signed to certify true copy by the authorized signatory and stamped with a corporate seal (if any).</p>	-
2	<p>Details of the IT Outsourcing services along with related risk assessment results and risk management measures</p> <p>Original: 1</p> <p>Copy: 0</p> <p>Remark: -</p>	-
3	<p>Business Continuity or Contingency Plan relating to the use of the IT outsourcing services</p> <p>Original: 1</p> <p>Copy: 0</p> <p>Remark: -</p>	-

No.	Names of Documents, Quantity and Additional Details (if any)	Issuing Authority
4	IT outsourcing contracts identifying the rights of the internal and external auditors and the BOT to examine the operations and internal controls of the outsourcing service providers for parts relating to the undertaking of the designated payment services Original: 0 Copy: 1 Remark: -	-
5	Resolution or the meeting minutes demonstrating the approval of the Board of Directors or the responsible committee Original: 0 Copy: 1 Remark: -	-
6	Other supporting documents beneficial for consideration (if any) Original: 1 Copy: 0 Remark: -	-

Fees

No.	Description	Fee (Baht / Percent)
1)	None Remark: -	0 Baht

Channels for Complaints and Suggestions

No.	Channels for Complaints / Suggestions
1)	In Person: Payment Systems Policy Department, Bank of Thailand (Headquarter) 273 Samsen Road, Watsamphraya, Phra Nakhon District, Bangkok 10200 e-mail: Payment-Sup@bot.or.th <i>(Remark: The responsible unit at the service location)</i>
2)	Call: Financial Consumer Protection Center, Bank of Thailand Tel: 1213 <i>(Remark: -)</i>
3)	Send a letter to 273 Samsen Road, Watsamphraya, Phra Nakhon District, Bangkok 10200 <i>(Remark: Address to Governor of the Bank of Thailand)</i>
4)	Center of Public Service, Office of the Permanent Secretary <i>(Remark: No. 1, Phitsanulok Road, Dusit, Bangkok 10300 / Hotline 1111 / www.1111.go.th / P.O. Box 1111 No. 1, Phitsanulok Road, Dusit, Bangkok 10300)</i>

Forms, Examples, and Instructions

No.	Form Name
<i>No Forms, Examples, and Instructions</i>	

Remark

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