

# REGISTRANT ELIGIBILITY POLICY

- 1.0 Title:** Registrant Eligibility Policy  
**Version Control:** 2.0  
**Date of Implementation:** 2020-01-03

## 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 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 an organization that has been denied eligibility may seek a review of that denial.

## 3.0 Qualified Registrants

The following organizations are eligible to register domain names in .BANK:

- 3.1 State, regional and provincial retail banks that are chartered and supervised by the relevant Government Regulatory Authority;
- 3.2 Savings associations that are chartered and supervised by the relevant Government Regulatory Authority;
- 3.3 National retail banks that are chartered and supervised by 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 Government Regulatory Authorities of chartered and supervised retail banks or savings associations or organizations whose members are primarily comprised of such 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.

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.

#### **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 Organization name:
- 4.3 Organization address:
- 4.4 Organization phone:
- 4.5 Organization email:
- 4.6 Another proof of identity necessary to establish that the Applicant is eligible (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 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 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 organization whose request for registration has been denied based upon this Policy may appeal this decision through the Registration Eligibility Dispute Resolution Policy accessible at [www.register.bank/policies/](http://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/](http://www.ftld.com/policies/) at least 15-calendar days before its effective date. In the event that a Registrant objects to any change in this Policy, the sole remedy is cancelation of the domain name registration.

## Registrant Eligibility Policy Implementation Guidelines

Date: 2021-03-01

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

Registry Operator imposes the following use restrictions for Registrants eligible under Section 3.7 of the Registrant Eligibility Policy: use of the domain name by Registrant must predominantly support Regulated Entities and may not be used as the primary, consumer-facing domain of the Registrant or in any marketing or promotional capacity.

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, including cryptocurrency exchanges, 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).

Retail banks as outlined in this Policy are subject to (1) prudential regulation, including requirements for risk management, governance and controls, capital and liquidity, general safety and soundness, and financial and regulatory reporting and disclosure; and (2) supervision and examination by bank regulatory authorities. Retail banks also have access to, and are backed by, deposit insurance and central bank lender of last resort facilities.

Notwithstanding this Implementation Guidance, the Registry Operator Board retains the rights in its sole discretion to approve or deny the eligibility of all requests under this Policy.