

# POLKO-badging

**DLK** | KORUS OKOŃ



dr Krzysztof Korus, Partner  
Warszawa, 15 października 2015 r.

**PRUDENTIZ**

*complite*

**PRELEX**  
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Produkty własne

Wyloguj



Płatności

Moje Finanse

Pasaż

Ekspert online

Rachunki

Oszczędności

Regularne Oszczędzanie

Karty

Kredyty

Inwestycje

Ubezpieczenia

Emerytura

Telefonia

+ Otwórz nowy rachunek

### Twoje rachunki

Podsumowanie rachunków

Dostępne środki ?  
**1 188 143,48** PLN

110 828,89 USD

100 000,00 EUR

Saldo ?

**1 178 186,48** PLN

110 828,89 USD

100 000,00 EUR

**4 Specjalne promocje na Grouponie!**

Skorzystaj z wyjątkowych kwietniowych zniżek jakie przygotowaliśmy specjalnie dla Ciebie!

### Rachunki osobiste

		Saldo	Dostępne środki
Multi	mBank	600,00 PLN <i>Zieć przelew ...</i>	<b>600,00</b> PLN
Multi	ALIOR BANK	-200,00 PLN <i>Zieć przelew ...</i>	<b>9 800,00</b> PLN
eKONTO	IdeaBank	977 472,42 PLN <i>Zieć przelew ...</i>	<b>977 429,42</b> PLN
eKONTO	mBank	100 280,06 PLN <i>Zieć przelew ...</i>	<b>100 280,06</b> PLN
eKONTO	IdeaBank	100 000,00 PLN <i>Zieć przelew ...</i>	<b>100 000,00</b> PLN
Razem		1 178 152,48 PLN	<b>1 188 109,48</b> PLN



**OKO** | KORUS OKOŃ

tsunami



› Personal Card Options

› New Visa Cards

› Visa® Credit Cards

› **Visa Debit**

Where to shop  
FAQ

› Visa payWave

› Visa Direct

› Visa Payment Innovations

› Visa Prepaid Products

› Traveling with your Visa card

› Secure With Visa

› Fraud Prevention Education

› Bill Payments

## Why a Visa Debit Co-badged card?

A Visa Debit co-badged card provides the security, convenience and flexibility to shop online, around the world and in Canada at stores where *Interac* is accepted. When you use it the money comes directly from your bank account.

Benefits of a Visa Debit co-badged card are that you can:

1. Shop online in more places
2. Shop around the world in more places
3. Pay bills (one-time payment or automatic recurring payment)
4. Make advanced bookings such as [hotel reservations](#)
5. Get cash back from merchants who offer this service
6. Can be used to shop by phone or by mail order
7. Get added protection with [Visa's Zero Liability](#) and layers of security when shopping online, over the phone, and at stores internationally
8. Use it at:
  - › Restaurants (including fast-food and quick-serve restaurants)
  - › Retail stores
  - › Grocery stores
  - › Dry cleaners
  - › Movie theatres
  - › Drug stores
  - › Gas stations
  - › Doctor's offices

\*Visa cardholders must establish that the transaction is not their responsibility as per all applica of the issuing financial institution. Does not apply to ATM transactions or PIN transactions not g Visa. Individual provisional credit amounts may be withheld, delayed, limited, or rescinded by e on factors such as gross negligence or fraud, delay in reporting unauthorized use, investigation of claim, and account standing and history.



### Learn more about Visa Debit

- › Get a Visa Debit card exclusively at [CIBC](#)
- › If you are a Visa Merchant [click here](#)
- › [What is Visa Debit?](#) - animated video

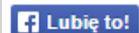


**VISA** everywhere you want to be

Home » BUSINESS » Earnings » Stocks » Russian national payment system and Japan's JCB to issue co-badged cards

## Russian national payment system and Japan's JCB to issue co-badged cards

Tuesday, 7 July 2015, 13:20 | BUSINESS, Earnings, Stocks | 0 Comment | Read 16 Times

 Lubię to! Zarejestruj się, aby zobaczyć co lubią Twoi znajomi.



Russian National Payment Card System (NPCS) and Japan's largest payment system Japan Credit Bureau (JCB) have agreed to cooperate and issue co-badged cards, says a statement from the Russian company. The new card will be called Mir-JCB.

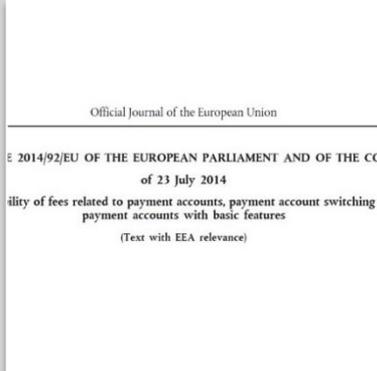
[Read Full Article at RT.com](#)

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**MIFREG recital 34** Scheme rules applied by payment card schemes and practices applied by payment service providers tend to keep merchants and consumers ignorant about fee differences and reduce market transparency, for instance by 'blending' fees or prohibiting merchants from choosing a cheaper card brand on co-badged cards or steering consumers to the use of such cheaper cards. Even if merchants are aware of the different costs, the scheme rules often prevent them from acting to reduce the fees.

- MIFREG article 8**
1. Any payment card scheme rules and rules in licensing agreements or measures of equivalent effect that hinder or prevent an issuer from co-badging two or more different payment brands or payment applications on a card-based payment instrument shall be prohibited.
  2. When entering into a contractual agreement with a payment service provider, the consumer may require two or more different payment brands on a card-based payment instrument provided that such a service is offered by the payment service provider. In good time before the contract is signed, the payment service provider shall provide the consumer with clear and objective information on all the payment brands available and their characteristics, including their functionality, cost and security.
  3. Any difference in treatment of issuers or acquirers in scheme rules and rules in licensing agreements concerning co-badging of different payment brands or payment applications on a card-based payment instrument shall be objectively justified and non-discriminatory.
  4. Payment card schemes shall not impose reporting requirements, obligations to pay fees or similar obligations with the same object or effect on card issuing and acquiring payment service providers for transactions carried out with any device on which their payment brand is present in relation to transactions for which their scheme is not used.
  5. Any routing principles or equivalent measures aimed at directing transactions through a specific channel or process and other technical and security standards and requirements with respect to the handling of two or more different payment brands and payment applications on a card-based payment instrument shall be non-discriminatory and shall be applied in a non-discriminatory manner.
  6. Payment card schemes, issuers, acquirers, processing entities and other technical service providers shall not insert automatic mechanisms, software or devices on the payment instrument or at equipment applied at the point of sale which limit the choice of payment brand or payment application, or both, by the payer or the payee when using a co-badged payment instrument.
  7. Payees shall retain the option of installing automatic mechanisms in the equipment used at the point of sale which make a priority selection of a particular payment brand or payment application but payees shall not prevent the payer from overriding such an automatic priority selection made by the payee in its equipment for the categories of cards or related payment instruments accepted by the payee.



# nowa karta czy obecne karty?

## zawarcie umowy osobnej o kartę



## POS?

# Co-badging and choice of payment brand or payment application

co-badging	means the inclusion of two or more payment brands or payment applications of the same brand on the same card-based payment instrument;
'co-branding'	means the inclusion of at least one payment brand and at least one non-payment brand on the same card-based payment instrument;
identification	<p>5. Issuers shall ensure that their payment instruments are electronically identifiable and, in the case of newly issued card-based payment instruments, also visibly identifiable, enabling payees and payers to unequivocally identify which brands and categories of prepaid cards, debit cards, credit cards or commercial cards are chosen by the payer.</p> <p>4. Payees that decide not to accept all cards or other payment instruments of a payment card scheme shall inform consumers of this, in a clear and unequivocal manner, at the same time as they inform consumers of the acceptance of other cards and payment instruments of the payment card scheme. Such information shall be displayed prominently at the entrance of the shop and at the till. In the case of distance sales, this information shall be displayed on the payee's website or other applicable electronic or mobile medium. The information shall be provided to the payer in good time before the payer enters into a purchase agreement with the payee.</p>

## no - discrimination

- co-badging can be neither prevented nor limited by the scheme, issuer, acquirer, or technical provider.

## customer segregation

- the issuer does not need to offer co-badging, but where the issuer supports co-badging each consumer (not each customer!) may request a card-based payment instrument with co-badged payment brands (but not co-badged applications!) and the issuer must inform the consumer of this option

## preselection

- only a payee may implement measures to preselect automatically a specific brand or application where the card-based payment instrument is so equipped. The payer can always override preselection.

## fees

- where a scheme's instrument is used outside the scheme, the scheme cannot request a fee or information related to that use.



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