



Federal Law From 27.06.2011 N 162-Fz (As Amended On 03.12.2011) "Amending Certain Acts Of The Russian Federation In Connection With A Federal Law" On The National Payment System "

This document takes effect upon the expiration of ninety days after its official publication, except for the provisions for which other terms of their entry into force ([Article 23](#)).

June 27, 2011 N 162-FZ

*Adopted by
the State Duma on
June 14, 2011*

*Approved by the
Federation Council on
22 June 2011*

Article 11

The Federal Law [of July 10, 2002 N 86-FZ](#) "On the Central Bank of the Russian Federation (Bank of Russia)" (Collected legislation of the Russian Federation, 2002, N 28, art. 2790; 2003, N 2, p. 157; N 52, art. 5032; 2004, N 27, art. 2711; N 31, art. 3233; 2005, N 25, art. 2426; N 30, art. 3101; 2006, N 19, art. 2061; N 25, Art. 2648; 2007, N 1, Art. 9 and 10; N 10, art. 1151; N 18, art. 2117; 2008, N 42, art. 4696, 4699; N 44, art. 4982; N 52, art. 6229, 6231; 2009, N 1, Art. 25; N 29, art. 3629; N 48, art. 5731; 2010, N 45, art. 5756; 2011, N 7, Art. 907) as follows:

1) the first part of the fourth paragraph [of Article 3](#) shall read as follows:
"To ensure the stability and development of the national payment system.";

2) [Article 4 of the](#) complement clause 4.1 as follows:

"4.1) the supervision and monitoring in national payment system; ";

3) The fifth paragraph [of paragraph 8](#) of Article 13 shall read as follows:

"The stability and development of the national payment system;"

Items 1 - 3 of Article 11 shall enter into force one year after the day of official publication ([Article 23](#)).

4) to add Article 62.1 as follows:

"Article 62.1.

Bank of Russia sets for non-bank credit organizations entitled to money transfers without opening bank accounts and other related banking transactions provided for in paragraph 1 of the third Article 1 of the Federal Law "On Banks and Banking Activity", the following mandatory standards:

1) capital adequacy ratio (capital), defined as the ratio of own funds (capital) to liabilities to customers for the last quarter of the reporting date. Capital adequacy ratio (capital) is set at 2 percent;

2) liquidity ratio, defined as the ratio of liquid assets for the period of performance in the next 30 days to the amount due to customers for the last quarter of the reporting date. Liquidity ratio is set at 100 percent.

Non-bank credit organization entitled to money transfers without opening bank accounts and other related banking transactions, are required to manage operational risk and ensure continuity the transfer of funds in accordance with the requirements of the Bank of Russia.

Non-bank credit organization entitled to money transfers without opening bank accounts and other related banking transactions, in which the average volume for the six months due to customers on funds transfer without opening bank accounts during the month of more than 2 billion rubles, submit reports to the Bank of Russia quarterly.

Non-bank credit organization entitled to money transfers without opening bank accounts and other related banking transactions, which average volume for six months due to customers on funds transfer without opening bank accounts during the month does not exceed 2 billion rubles, are reporting to the Bank of Russia semiannually.

Procedures and forms for reporting nonbank credit organizations entitled to money transfers without opening bank accounts and other related banking transactions, established by regulatory acts of the Bank Russia.

Non-bank credit organization entitled to money transfers without opening bank accounts and other related banking transactions, may place the funds provided for clients transfers without opening bank accounts only:

1) on the correspondent account with the Bank of Russia;

2) deposits of the Bank of Russia;

3) on the correspondent accounts of credit institutions.

Non-bank credit organization entitled to money transfers without opening bank accounts and other related banking transactions, are required to disclose to the public information on persons have a significant (direct or indirect) influence on the decisions taken by their management in the manner prescribed by the Bank of Russia for banks registered in the system of compulsory insurance of individuals' deposits in banks in the Russian Federation. ";

5) the first part [of Article 73](#) shall read as follows:

"Article 73.

To carry out the functions of banking regulation and supervision of the Bank of Russia conducts inspections of credit institutions (or their affiliates), sends them compulsory prescriptions to eliminate the identified activities in their violations of the federal laws enacted pursuant to them Bank of Russia regulations and applies provided this federal law measures against violators. ";

6) the fourth part [of Article 74](#) shall read as follows:

"To the credit institution can not be applied by the Bank of Russia the measures envisaged in the first and second part of this article, if the date of the violation expired five years. The measures provided for in this Article may not be used by the Bank of Russia in connection with the failure of a credit institution (or its affiliate) provisions of documents (acts) of the Bank of Russia, which are not regulations or requirements of the Bank of Russia. ";

7) [Chapter XII](#) deemed null and void;

8) Add the head XII.1 follows:

"CHAPTER XII.1. Stability and development of the national payment system
Article 82.1.

Ensuring stability and development of the national payment system implemented by the Bank of Russia in accordance with the Federal [Law](#) "On the National Payment System."

Directions of development of the national payment system determined the development strategy of the national payment system adopted by the Bank of Russia.

Article 82.2.

The Bank of Russia organizes and provides effective and smooth functioning of the payment system of the Bank of Russia and carries her observation.

Article 82.3.

The Bank of Russia sets the rules of cash payments, including restrictions on cash payments between legal entities, as well as calculations involving citizens associated with implementation of their business activities. Bank of Russia sets rules, forms and standards of non-cash settlements. ".
: Paragraphs 7 and 8 of Article 11 shall enter into force one year after the day of official publication ([Article 23](#)).