



BANCO CENTRAL DO BRASIL

BCB RESOLUTION 19, OF OCTOBER 1, 2020

Disciplines the charging of fees from customers for the provision of services under the instant payment scheme established by the Central Bank of Brazil (Pix) and for the provision of payment transaction initiation services under payment schemes.

The Board of Governors of the Central Bank of Brazil, in a session held on September 30, 2020, based on articles 9, items I, II, X and XIII, and 15 of Law 12,865, of October 9, 2013, and in view of the provisions of article 3 of Resolution 4,282, of November 4, 2013, and in article 3, paragraph 5, item I, indent "e", of BCB Resolution 1, of August 12, 2020,

R E S O L V E S:

CHAPTER I

OBJECT AND SCOPE OF APPLICATION

Art. 1 This Resolution disciplines the charging of fees from customers for the provision of services under the instant payment scheme established by the Central Bank of Brazil (Pix) and for the provision of payment transaction initiation services under payment schemes, by financial institutions, other institutions authorized to operate by the Central Bank of Brazil and payment institutions that are part of the Brazilian Payments System (SPB).

Art. 2 The institutions referred to in article 1 shall additionally observe, as applicable, the governing regulation on the charging of fees from customers and users, applicable to financial institutions and other institutions authorized to operate by the Central Bank of Brazil.

CHAPTER II

SERVICES WITHIN THE SCOPE OF PIX

Art. 3 The charging of fees by the institution holding the deposit account or the prepaid payment account, within the scope of Pix, from a natural person customer, including individual entrepreneurs, as a result of the following, is prohibited:

- I – remittance of funds, for the purposes of transfer and purchase; and
- II - receipt of funds, for the purpose of transfer.



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Single paragraph. The prohibition referred to in item I of the main paragraph does not apply to transactions carried out through the institution's face-to-face or personal service channels, including the call center help desk, when electronic means are available to carry them out.

Art. 4 The institution holding the deposit account or the prepaid payment account may only charge fees, within the scope of Pix, from the customer:

I – if a natural person, including individual entrepreneurs, as a result of receiving funds for the purpose of purchasing; and

II – if a legal entity, as a result of:

a) remittance and receipt of funds; and

b) provision of accessory services related to the remittance or receipt of funds.

CHAPTER III

PAYMENT TRANSACTION INITIALIZATION SERVICES WITHIN THE SCOPE OF PAYMENT SCHEMES

Art. 5 The charging of a customer fee is allowed for the provision of payment transaction initiation services, defined under the terms of current regulations, within the scope of payment schemes.

Single paragraph. The charging of the fee referred to in the main paragraph from the paying customer is prohibited in the case of a payment transaction initiated by the institution holding the payer's account.

CHAPTER IV

GENERAL PROVISIONS

Article 6. The institution holding the paying customer's account is prohibited from charging a fee for a payment transaction initiated through a payment transaction initiation service provider in an amount differing from that charged by the same service provided through its electronic service channels.

Art. 7 The value of the fee charged for the provision of services referred to in article 1 must be informed to the customer:

I – in the receipt of remittance and receipt of funds within the scope of Pix and of the payment transaction initiation service;

II - in the statement of the deposit account and payment account, as well as in the consolidated annual statement of fees;



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III - in the statement of use of the payment transaction initiation service, if the amount is not informed in the statements referred to in item II; and

IV - in the fee table for services provided on the institution's website on the Internet and in other electronic channels.

Art. 7-A For the purposes of the provisions of articles 3 and 4, the Pix Regulation may discipline the cases in which transactions carried out under the scheme will be considered as having the purpose of transfer or purchase. (Included, as of March 11, 2020, by BCB Resolution 30, of October 29, 2020.)

Art. 8 This Resolution enters into force on November 3, 2020.

Otávio Ribeiro Damaso

Deputy Governor for Regulation