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Supervisory Board
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MIR payment system Regulations Appendix 8. Fees

MIR.05.141.0-20.00.00-8

Version 2.1



Moscow, 2016

The official language of the Mir Payment System regulations (Version 2.1, Moscow 2016) is Russian and in case of any discrepancies between the original Regulations and the English version of the Regulations, the Russian version prevails.



History of Changes

MIR.05.141.0-20.00.00-8		Mir Payment System Regulations. Fees
Version	Date of change	Summary
1.0	01.10.2015	<i>Initial version</i>
2.0.	01.07.2016	<i>Full list of changes provided in Appendix 1 Cross reference table provided in Appendix 2</i>
2.1	01.07.2016	<i>Footnote 3 to p. 2.2.1 amended</i>

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1. General Provisions

The System's Schedule of Fees is an integral part of the MIR Regulations and contains the charges and essential conditions of charging fees for services rendered to the Mir Participants.

The Mir Operator may unilaterally alter and amend the current rates by giving prior notice to Participants as and when provided in cl. 1.2 of the Mir Regulations. The rates are expressed in the Russian Federation currency as a fixed amount or as a percentage of the transaction amount.

Fees for the Mir services are calculated in the Russian Federation currency. The Operator charges no membership fees.

2. Operating, Authorization, Payment Clearing and Other Services Fees

Fees

The Operator charges a Participant operating, authorization, payment clearing and other services fees. The size of the fee for a particular service is indicated in the Schedule of Fee Rates net of VAT, unless specified otherwise herein.

The services marked with “*” are liable to VAT under the applicable Russian Federation law.

Frequency

Fees are charged at the frequency determined for each particular service.

Procedure

Operating, authorization, payment clearing and other services fees are included in the Participant’s Net position, unless otherwise provided for in the Mir Regulations, Standards or herein. When joining the Regulations a Participant entitles the Settlement Centre to debit the Operator’s fees included in the Net positions register to the Participant’s account.

Details on the services and fees are included in Participant’s Payments Reports prepared by the Payment Clearing Centre and sent to the Participant with the following frequency:

A weekly charged fee is included in the Report prepared on a weekly basis.

A fee charged with another frequency is included in the Report prepared by the Operator at the end of the month following the end of the reporting/service delivery period.

When charging the fees according to the Schedule of Fees, the Operator forwards to the Participant a Work Completion/Services Rendered Statement and a VAT invoice, where provided for by the Russian law, via an electronic document management system (EDMS). The hard copies are sent to the Direct or System Participant’s address by post or by a courier service. When sent via EDMS the documents are considered received by the Participants in accordance with the EDMS rules.

The document interchange procedure between the Operator and the Participants is set forth in the Regulations. The Report format is specified in the System’s Standards

Information and Technological Interaction between the Participants

2.1. BIN Assignment and Support

2.1.1. Bank Identification Number (BIN)

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				Before and on 30.06.2016	After 01.07.2016
2.1.1.1	BIN assignment	Issuer/ Acquirer	one-time payment/ per BIN	RUB5,000	RUB10,000
2.1.1.2	BIN support	Issuer/ Acquirer	monthly/per BIN from the BIN assignment/registration date: ¹	RUB300	RUB300

2.2. Participants' Configuration Setting

2.2.1. Participant's basic/initial configuration setup (implementation) within the activity type:

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				Before and on 30.06.2016	On and after 01.07.2016
2.2.1.1	- as per type A ² :	Participant ³	one-time payment	RUB450,000	RUB600,000
2.2.1.2	- as per type B ² :			RUB300,000	RUB400,000
2.2.1.3	- as per type C ² :			RUB300,000	RUB400,000

¹ For a BIN registered under a co-badging program

²:Activity types classification is provided in Appendix 2 "Document Forms", MIR Regulations

³ Applies to Direct Participants, Indirect Participants, Participant Systems and members of Participant Systems. Charged on the basis of request for/statement of work completed on certification testing. For Indirect Participants the rates "Before and on 30.06.2016" will be charged until 31.07.2016 inclusive (Column 1) and the rates "On and after 01.07.2016" (Column 2) will be charged as of 01.09.2016.

2.2.2. Participant's set-up configuration modification⁴

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				Before and on 30.06.2016	On and after 01.07.2016
2.2.2.1.	configuration modification within a project	Participant	monthly/per project month	RUB50,000	RUB50,000
2.2.2.2.	configuration modification outside of a project		one-time payment	RUB15,000	RUB15,000

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				On and after 01.07.2016	On and after 01.10.2016
2.2.2.3.	configuration modification in connection with the change of the Participant's activity type	Participant	one-time payment	RUB50,000	RUB250,000

2.2.3. Issuer key operational certificate

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				Before and on 30.06.2016	On and after 01.07.2016
2.2.3.1.	Issuer key operational certificate for card issuing	Issuer	one-time payment/per certificate ⁵	RUB4,000	RUB4,000

⁴ Applies to basic configuration modification of Direct Participants, Indirect Participants, Participant Systems and members of Participant Systems.

⁵ No fee charged for the Issuer test key certificate.

Certification Testing Services

2.2.4. Testing and Certification Services(*)

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				On and after 01.07.2016	
2.2.4.1.	Access to CPVT for creation and verification of the System's products' Profile for compliance with the System's Payment Application Personalization Standard (*)	Participant ⁶	monthly/per a registered CPVT user	RUB5,000	
2.2.4.2.	Card electrical personalization test service and confirmation of compliance with the System's Payment Application Personalization Standard for a certain product profile. Standard Product Profile (*)	Participant ⁶	one-time payment/per a profile	RUB40,000	
2.2.4.3.	Card electrical personalization test service and confirmation of compliance with the System's Payment Application Personalization Standard for a certain product profile. Product Profile retesting(*)	Participant ⁶	one-time payment/per a profile test	RUB20,000	

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				On and after 01.07.2016	On and after 01.10.2016
2.2.4.4.	Card electrical personalization test service and confirmation of compliance with the System's Payment Application Personalization Standard for a certain product profile. Non-Standard Product Profile (*)	Participant ⁶	one-time payment/per profile	RUB50,000	RUB60,000

⁶ Direct Participant, Type A and B Indirect Participant

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				Before and on 30.06.2016	On and after 01.07.2016
2.2.4.5.	Certification testing (*)	Participant ⁷	one-time payment/per service	RUB18,750	RUB25,000

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				On and after 01.07.2016	On and after 01.10.2016
2.2.4.6.	Acquiring network Certification integration testing. Complete package ⁸ (*)	Participant ⁷	one-time payment/per package	RUB50,000	RUB75,000

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)
				On and after 01.07.2016
2.2.4.7.	Acquiring network Certification integration testing. Simplified package ⁹ (*)	Participant ⁷	one-time payment/per package	RUB35,000
2.2.4.8.	Acquiring network Certification integration testing. A set of test cards (*)	Participant ⁷	one-time payment/per a set of cards	RUB20,000
2.2.4.9.	Acquiring network Certification integration testing. Additional test card (*)	Participant ⁷	one-time payment/per a card	RUB1,500

⁷ Type A, B or C Participant

⁸ Complete service package includes: review of the set of documents submitted by the Participant, provision of access to the test environment, Test Report, test results check (2 iterations), issuance of Statement of Certification and Integration of the Acquiring Network Testing (CIANT) and of the Certificate of Compliance. The Certificate of Compliance is granted subject to flawless tests.

⁹ Simplified service package includes: review of Request for the CIANT, review of conditions for a simplified test process, issuance of Certificate of Compliance.

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				On and after 01.07.2016	
2.2.4.10.	Acquiring network Certification integration testing. Additional check of the tests results on top of those included in the complete package(*)	Participant ¹⁰	one-time payment/per test	RUB35,000	

2.3. Access to Telecommunications Network

2.3.1. Access to the System's Data Transmission Telecommunications Network(*)

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				On and after 01.07.2016	On and after 01.10.2016
2.3.1.1.	Access to the System's Data Transmission Telecommunications Network(*)	Direct Participant/ Participant System	monthly	RUB50,000	RUB50,000

2.4. Operating, Authorization and Payment Clearing Services

2.4.1. Combined payment for operating, authorization and payment clearing services under paragraph 2.4. (excluding p. 2.4.10 and 2.4.11)¹¹

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				Before and on 30.06.2016	On and after 01.07.2016
2.4.1.1.	Combined payment	Direct Participant /	monthly/ per month	RUB0,000	RUB30,000

¹⁰ Type A, B or C Participant

¹¹ Charged if the total amount of charges under paragraph 2.4. (excluding p. 2.4.10 and 2.4.11) does not exceed the specified rate.

		Participant System			
2.4.1.2.	Combined payment	Indirect Participant	monthly/ per month	RUB0,000	RUB20,000

2.4.2. Processing of Successful Financial Authorization Requests

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				Before and on 30.06.2016	On and after 01.07.2016
2.4.2.1.	Debit, Prepaid card	Issuer	weekly/ for a transaction under RUB250	RUB0.00	RUB0.10
2.4.2.2.	Debit, Prepaid card	Issuer	weekly/ for a transaction from RUB250 to 5,000	RUB0.00	RUB0.40
2.4.2.3.	Debit, Prepaid card	Issuer	weekly/ for a transaction above RUB5,000	RUB0.00	RUB0.60
2.4.2.4.	Other card products	Issuer	weekly/ for a transaction under RUB250	RUB0.00	RUB0.20
2.4.2.5.	Other card products	Issuer	weekly/ for a transaction from RUB250 to 5,000	RUB0.00	RUB0.50
2.4.2.6.	Other card products	Issuer	weekly/ for a transaction above RUB5,000	RUB0.00	RUB0.75

2.4.3. Processing of Non-financial and Failed Authorization Requests

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				Before and on 30.06.2016	On and after 01.07.2016
2.4.3.1.	Processing of non-financial and failed ¹² authorization requests (decline, balance inquiry, PIN change)	Issuer	weekly/ per operation	RUB0.00	RUB0.50

2.4.4. Verification Operations

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				Before and on 30.06.2016	On and after 01.07.2016
2.4.4.1.	Verification operations (PIN check, CVV2, payment application cryptogram)	Issuer	weekly/per operation	RUB0.00	RUB0.30

2.4.5. Stand-in Authorization

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				Before and on 30.06.2016	On and after 01.07.2016
2.4.5.1.	Authorization request processing by the Stand-in Authorization Service	Issuer	weekly/per operation	RUB0.00	RUB1.00
2.4.5.2.	Exception file listing	Issuer	monthly/per record	RUB0.00	RUB0.50
2.4.5.3.	Stand-in Authorization BIN-range maintenance Service	Issuer	monthly/per a BIN-range	RUB0.00	RUB500

¹² The fee is not charged for authorization requests unsuccessful for the following reasons: (a) format error (Response Code 30) or (b) Issuer inaccessible (Response Code 91). The fee is charged for all the other unsuccessful authorization requests (all Response Codes except 00 – successful, 85 – successful verification, 30 – format error, 91 – Issuer inaccessible)

2.4.6. Cross-Border Transactions Processing (in addition to p. 2.4.2, 2.4.5)

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				Before and on 30.06.2016	On and after 01.07.2016
2.4.6.1.	Debit, prepaid card	Issuer	weekly/ per operation	RUB0.00	RUB0.30
2.4.6.2.	Other card products	Issuer	weekly/ based on weekly volume	0%	0.15%

2.4.7. Payment Clearing Operation Processing (charged to the Issuer)

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				Before and on 30.06.2016	On and after 01.07.2016
2.4.7.1.	Debit, Prepaid card	Issuer	weekly/for an operation under RUB250	RUB0.00	RUB0.10
2.4.7.2.	Debit, Prepaid card	Issuer	weekly/for an operation from RUB250 to 5,000	RUB0.00	RUB0.40
2.4.7.3.	Debit, Prepaid card	Issuer	weekly/for an operation above RUB5,000	RUB0.00	RUB0.60
2.4.7.4.	Other card products	Issuer	weekly/for an operation under RUB250	RUB0.00	RUB0.20
2.4.7.5.	Other card products	Issuer	weekly/for an operation from RUB250 to 5,000	RUB0.00	RUB0.50
2.4.7.6.	Other card products	Issuer	weekly/for an operation above RUB5,000	RUB0.00	RUB0.75

2.4.8. Payment Clearing Operation Processing (charged to the Acquirer)

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				Before and on 30.06.2016	On and after 01.07.2016
2.4.8.1.	Debit, Prepaid card	Acquirer	weekly/ for an operation under RUB250	RUB0.00	RUB0.10
2.4.8.2.	Debit, Prepaid card	Acquirer	weekly/ for an operation from RUB250 to 5,000	RUB0.00	RUB0.40
2.4.8.3.	Debit, Prepaid card	Acquirer	weekly/ for an operation above RUB5,000	RUB0.00	RUB0.60
2.4.8.4.	Other card products	Acquirer	weekly/ for an operation under RUB250	RUB0.00	RUB0.20
2.4.8.5.	Other card products	Acquirer	weekly/ for an operation from RUB250 to 5,000	RUB0.00	RUB0.50
2.4.8.6.	Other card products	Acquirer	weekly/ for an operation above RUB5,000	RUB0.00	RUB0.75

2.4.9. Clearing Net-Position

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				Before and on 30.06.2016	On and after 01.07.2016
2.4.9.1.	Clearing position calculation	Participant	monthly/ per month	RUB10,000	RUB10,000

2.4.10. Device Locator¹³(*)

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				Before and on 30.06.2016	On and after 01.07.2016
2.4.10.1.	Maintenance and updating of Device Locator(*)	Participant	monthly / per month	RUB0.00	RUB10,000

2.4.11. Participant's Portfolio Custom-Made Reports

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				Before and on 30.06.2016	On and after 01.07.2016
2.4.11.1.	Preparation of non-standard reports on the Participant's portfolio at the Participant's request(*)	Participant	monthly / per report	RUB0.00	RUB1,000

2.5. Participant's Use of the System's Trade Mark (Service Mark) and Logo

2.5.1. For off-us MIR card operations (*)

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				Before and on 30.06.2016	On and after 01.07.2016
2.5.1.1.	Debit, prepaid card(*)	Issuer/ Acquirer	quarterly/ per operation	RUB0.00	RUB0.30
2.5.1.2.	Other card products(*)	Issuer/ Acquirer	quarterly/ based on the quarterly card operations volume	0%	0.03%

¹³ Date to be advised

2.5.2. Placement of Trade Mark on MIR Card(*)

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				Before and on 30.06.2016	On and after 01.07.2016
2.5.2.1.	Premium card(*)	Issuer	quarterly/ per card	RUB0.00	RUB0.00 ¹⁴
2.5.2.2.	Other card products(*)	Issuer/ Acquirer	quarterly/ based on the quarterly card operations volume	RUB0.00	RUB0.00

2.6. Chargeback Processing

2.6.1. Access to the system

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				Before and on 30.06.2016	On and after 01.07.2016
2.6.1.1	Provision of access to the NSPK “Dispute Plus” automated dispute documentation exchange system(*)	Participant	monthly/per every 10 system users ¹⁵	RUB0.00	RUB10,000

2.6.2. Chargeback Operation Processing

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				Before and on 30.06.2016	On and after 01.07.2016
2.6.2.1	Processing of a chargeback operation envisaging submission of dispute documentation	operation initiator	monthly/ per operation	RUB0.00	RUB100

¹⁴ The fee to be advised as the relevant MIR services for premium cards are implemented.

¹⁵ . That is ≤10 users – RUB10,000; 11≤20 users – RUB20,000; 11≤30 users – RUB30,000, etc.

2.6.3. Processing of the Final Dispute Resolution by the System

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				Before and on 30.06.2016	On and after 01.07.2016
2.6.3.1	Referring a dispute case for resolution to the System	The Party found responsible	One-time payment/ per dispute case	RUB0.00	RUB15,000
2.6.3.2	System Resolution	The Party found responsible	One-time payment/ per dispute case	RUB0.00	RUB15,000

2.6.4. Transaction Information

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				Before and on 30.06.2016	On and after 01.07.2016
2.6.4.1	Provision of information on a list of transactions	Issuer/ Acquirer	One-time payment/ per inquiry	RUB0.00	RUB50.00
2.6.4.2	Provision of detailed transaction information	Issuer/ Acquirer	One-time payment/ per transaction	RUB0.00	RUB75.00

2.7. Information and Consulting

2.7.1. Provision of information and consulting services in the form of seminars¹⁶(*)

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)	
				Before and on 30.06.2016	On and after 01.07.2016
2.7.1.1	Web format(*)	Participant	One-time payment/ per seminar participant	none	RUB3,000
2.7.1.2	Face-to-face format, less than 4 hours	Participant	One-time payment/ per seminar participant	none	RUB8,000
2.7.1.3	Face-to-face format, from 4 to 8 hours (*)	Participant	One-time payment/ per seminar participant	none	RUB15,000
2.7.1.4	Face-to-face format, from 4 to 8 hours, early registration at least 15 days before the date of the seminar(*)	Participant	One-time payment/ per seminar participant	none	RUB12,000
2.7.1.5	Face-to-face format, over 8 hours(*)	Participant	One-time payment/ per seminar participant	none	RUB20,000
2.7.1.6	Face-to-face format, over 8 hours, early registration at least 15 days before the date of the seminar (*)	Participant	One-time payment/ per seminar participant	none	RUB16,000
2.7.1.7	Individual seminar at the Participant's request (face-to-face) ¹⁷ (*)	Participant	One-time payment/ per seminar participant	none	RUB30,000

¹⁶ No-show or cancellation of participation in a face-to-face seminar later than 5 working days before the seminar date will incur a penalty in accordance with the MIR Regulations.

¹⁷ In the event of a seminar outside of Moscow the Participant will reimburse NSPK all actual costs incurred in connection with the organization of such a seminar, on the basis of an invoice issued by NSPK.

3. Interchange Reimbursement Fees

Fees

Fees of this type are credited to and/or debited from a Participant's account in favour of another Participant in roubles (depending on the transaction types listed in Table 3.1).

Payment frequency

The fee amount is credited/debited on a daily basis on the Settlement Centre's working days.

Payment procedure

A Participant's order to pay the Interchange Reimbursement Fees (IRF) is prepared by the Payment Clearing Centre on behalf of the Participant and included in the Participant's *Net* position.

Information on the IRF amount is included in Reports prepared by the Payment Clearing Centre and sent to the Participant.
Not subject to VAT.

3.1. IRF Payer as per Transaction Type

Transaction	Transaction description	IRF payer
Purchase	A purchase of goods (works, services)	Acquirer
Credit Transaction	A purchase return or price adjustment	Issuer
Cash advance	Cash disbursement	Issuer
Reversal (Purchase)	A purchase is cancelled by the acquirer, usually due to a processing error	Issuer
Reversal (Credit Transaction)	A credit transaction is cancelled	Acquirer
Reversal (Cash Advance)	A cash disbursement operation is cancelled	Acquirer
Chargeback (Purchase)	The Issuer initiated Purchase Transaction dispute cycle	Issuer
Chargeback (Credit Transaction)	The Issuer initiated Credit Transaction dispute cycle	Acquirer
Chargeback (Cash Advance)	The Issuer initiated Cash Advance Transaction dispute cycle	Acquirer
Chargeback Reversal (Purchase)	An erroneous purchase chargeback submission is cancelled by the Issuer	Acquirer
Chargeback Reversal (Credit Transaction)	An erroneous credit transaction chargeback submission is cancelled by the Issuer	Issuer
Chargeback Reversal (Cash Advance)	An erroneous cash advance chargeback submission is cancelled by the Issuer	Issuer
Representment (Purchase)	Acquirer presents a chargeback of a purchase back to the Issuer	Acquirer



Transaction	Transaction description	IRF payer
Representment (Credit Transaction)	Acquirer presents a chargeback of a credit transaction back to the Issuer	Issuer
Representment (Cash Advance)	Acquirer presents a chargeback of a cash advance back to the issuer	Issuer
Representment Reversal (Purchase)	An erroneous purchase representment is cancelled by the Acquirer	Issuer
Representment Reversal (Credit Transaction)	An erroneous credit transaction representment is cancelled by the Acquirer	Acquirer
Representment Reversal (Cash Advance)	An erroneous cash advance representment is cancelled by the Acquirer	Acquirer
Second Chargeback (Purchase)	Issuer reordered refund on Purchase Transaction	Issuer
Second Chargeback (Credit Transaction)	Issuer reordered refund on Chargeback Transaction	Acquirer
Second Chargeback (Cash Advance)	Issuer reordered refund on Cash Advance Transaction	Acquirer
Second Chargeback Reversal (Purchase)	An erroneous purchase second chargeback is cancelled by the Issuer	Acquirer
Second Chargeback Reversal (Credit Transaction)	An erroneous credit transaction second chargeback is cancelled by the Issuer	Issuer
Second Chargeback Reversal (Cash Advance)	An erroneous cash advance second chargeback is cancelled by the Issuer	Issuer
Card-to-Card Transaction	Using Acquirer Bank's device, Cardholder initiates cash transfer to cardholder's account	Receiving Issuer and Acquirer
Reversal (Card-to-Card Transaction)	A card-to-card transaction is cancelled by the Acquirer, usually due to a processing error	Sending Issuer and Acquirer
Chargeback (Card-to-Card Transaction)	The Issuer initiated Card-to-Card Transaction dispute cycle	Sending Issuer and Acquirer
Chargeback Reversal (Card-to-Card Transaction)	An erroneous card-to-card chargeback submission is cancelled by the Issuer	Receiving Issuer and Acquirer
Representment (Card-to-Card Transaction)	The acquirer presents a chargeback of a card-to-card transaction back to the Issuer	Receiving Issuer and Acquirer
Representment Reversal (Card-to-Card Transaction)	An erroneous card-to-card transaction representment is cancelled by the Acquirer	Sending Issuer and Acquirer
Second Chargeback (Card-to-Card Transaction)	Issuer reordered chargeback on Card-to card Transaction	Sending Issuer and Acquirer
Second Chargeback Reversal (Card-to-Card Transaction)	An erroneous card-to-card transaction second chargeback is cancelled by the Issuer	Receiving Issuer and Acquirer
Cash to Card Transaction	Cardholder credits card account with cash	Receiving Issuer
Balance inquiry	Cardholder requests information on funds available on the card account	Issuer

Transaction	Transaction description	IRF payer
Failed authorization message	Failed authorization requests caused by: a) format error (Response Code 30) or b) Issuer not accessible (Response Code 91) - no fee is charged; - all other failed requests (all Response Codes, except for 00 – successful, 85 – successful verification, 30 – format error, 91 – Issuer not accessible) - fee is charged.	Issuer
PIN change	Cardholder changed PIN in ATM	Issuer
Request for copy of the Transaction Document (RFC)	The Issuer requested for a copy of a transaction document for dispute resolution	Issuer

3.2. Interchange Reimbursement Fee Rates

No.	Transaction	Rate per transaction (%/RUB)
1	Purchase of goods (works/services) depending on the Merchant's type of activity (Merchant Category Classification Code - MCC) ¹⁸ .	
	Clauses 1) to 8): transaction processing period – within 3 working days; applicable to all card products, except for the Debit, Prepaid Card.	
	1) Utilities, including Electricity, Gas, Water supply and sewerage; MCC 4900	RUB4.00
	2) Payments to the Russian Federation Budget System, payments for state and municipal services, duties, levies, fines and penalties; MCCs 9211, 9222, 9223, 9399 (except for those defined in MCC 9311)	0.15%
	3) Grocery Stores and Supermarkets with high consumer flow ; MCC 5411	0.50%
	4) Local/Suburban Commuter Passenger Transportation, including Ferries, Bus Lines; MCCs 4111,4131	0.50%
	5) Household Appliance Stores with high consumer flow; MCC 5722	0.50%
	6) Wholesale Stores with high consumer flow; MCC 5300	0.50%
	7) Fast Food Restaurants; MCC 5814	1.20%
	8) Postal Services – Government Only; MCC 9402	0.50%
	Clause 9): transaction processing period – within 3 working days applicable to all card products, except for the Debit, Prepaid and Classical Debit cards.	
	9) Grocery Stores and Supermarkets; MCC 5411	1.20%
	Clauses 10) to 16): applicable to all card products, except for the Debit, Prepaid and Classical Debit cards.	
	10) Telecommunication Services, including Local and Long Distance Calls, Credit Card Calls, Calls Through Use of Magnetic Stripe Reading Telephones, and Fax Services; MCC 4814	1.00%
	11) Airlines, Air Carriers; MCCs 3000-3299, 4511	1.00%
	12) Passenger Railways; MCC 4112	1.00%
	13) Children's and Infant's Wear and Toys Stores with high consumer flow; MCC 5641, 5945	1.00%
	14) Travel Agencies and Tour Operators; MCC 4722	1.00%
	15) Fuel Stations and Dispensers; MCC 5541, 5542	1.00%
	16) Car and Truck Dealers; MCC 5511	1.00%
	Clause 17): applicable to all card products.	1.00%

¹⁸ If a transaction does not meet the qualifying requirements set out in cl. 1, the rates as per cl. 2 to 4 apply.

No.	Transaction	Rate per transaction (%/RUB)
	17) Payment of taxes, duties, levies, fines, under the Russian Law, customs duties and interests on the customs duties payer's account, taxes to the accounts of the Federal Treasury, insurance payments to the RF Pension Fund, payments to the Federal Compulsory Medical Insurance Fund; MCC 9311	0.00%
	Clauses 18) and 19): Depending on the type of the card products.	
	18) Automobile Rental Agency (7512)	
	<ul style="list-style-type: none"> • Debit, Prepaid Card¹⁹ 	0.30%, but not more than RUB3.00
	<ul style="list-style-type: none"> • Classical Debit Card¹⁹ 	0.80%
	<ul style="list-style-type: none"> • Classical Credit Card 	1.30%
	<ul style="list-style-type: none"> • Premium Card 	2.00%
	19) Lodging – Hotels, Motels, Resorts, Central Reservation Services (7011)	
	<ul style="list-style-type: none"> • Debit, Prepaid Card¹⁹ 	0.30%, but not more than RUB3.00
	<ul style="list-style-type: none"> • Classical Debit Card 	0.80%
	<ul style="list-style-type: none"> • Classical Credit Card 	1.30%
	<ul style="list-style-type: none"> • Premium Card 	2.00%
2	Purchase of goods (works/services) (subject to all conditions being met: card present, contact chip data used to obtain the card details, authentication method: PIN or signature, period for to transaction processing by the Acquirer – within 3 working days), depending on the card product:	
	<ul style="list-style-type: none"> • Debit, Prepaid Card¹⁹ 	0.30%, but not more than RUB3.00
	<ul style="list-style-type: none"> • Classical Debit Card 	0.80%
	<ul style="list-style-type: none"> • Classical Credit Card 	1.30%
	<ul style="list-style-type: none"> • Premium Card 	2.00%
3	Purchase of goods (works/services) (Electronic and mobile commerce: involving secure cardholder authentication or provided that Acquirer supports a transaction under secure authentication standards and Issuer is not certified for secure authentication; processing period – must be within 3 working days), depending on card product:	
	<ul style="list-style-type: none"> • Debit, Prepaid Card¹⁹ 	0.30%, but not more than RUB3.00
	<ul style="list-style-type: none"> • Classical Debit Card 	0.80%
	<ul style="list-style-type: none"> • Classical Credit Card 	1.30%

¹⁹ As of 01.04.2016

No.	Transaction	Rate per transaction (%/RUB)
	<ul style="list-style-type: none"> • Premium Card 	2.00%
4	Purchase of goods(works/services) (basic tariff for transactions not meeting the conditions of previous sections, namely given one of the following conditions: a transaction is carried out without authentication or card; while the card is available, a transaction is carried out without the use there of when receiving card contact chip data; processing period – over 3 working days), depending on card product:	
	<ul style="list-style-type: none"> • Debit, Prepaid Card²⁰ 	0.40%, but not more than RUB4.00
	<ul style="list-style-type: none"> • Classical Debit Card 	1.00%
	<ul style="list-style-type: none"> • Classical Credit Card 	1.50%
	<ul style="list-style-type: none"> • Premium Card 	2.00%
5	Cash advance on all products	0.45%
	Transaction processing period over 3 working days	0.40%.
6	Cash to Card Transaction	0.80%
7	Card-to-Card Transaction from a MIR ²¹ card to another MIR card:	
	1) in favour of Acquirer (paid by Receiving Issuer)	0.80%
	2) in favour of Issuer transferring funds (paid by Acquirer)	0.40%
8	Card-to-Card Transaction from a MIR card to another system's payment card:	
	1) in favour of Issuer transferring funds	RUB40.00
9	Balance inquiry in ATM	RUB5.00
10	ATM Cash disbursement failed authorization message	RUB0.50
11	PIN change in ATM	RUB10.00
12	Request for a copy of the Transaction Document (RFC)	RUB20.00

²⁰ As of 01.04.2016

²¹ Or from a card of another payment system; in this case the rate as per cl. 7 of subcl. 1 applies).

4. Fees for the Settlement Centre's services

The fees for services of the *Settlement Centre*, whose functions in the System are performed by the Bank of Russia, are charged as per the Bank of Russia's rates available on the latter's official website and published in the *Bank of Russia Bulletin*.

Schedule № 1. Summary of Changes

No.	Version 1.0	Version 2.0	Comments
General Provisions			
1	When charging the fees according to the Schedule of Fees, the Operator forwards to the Participant a Work Completion/Services Rendered Statement and a VAT invoice, where provided for by the Russian law, via an electronic document management system (EDMS). The hard copies are sent to the Direct or System Participant's address by post or by a courier service. When sent via EDMS the documents are considered received by the Participants in accordance with the EDMS rules.	The paragraph moved to Clause 2 "Operating, Authorization, Payment Clearing and Other Services Fees".	
Section "Operating, Authorization, Payment Clearing and Other Services Fees".			
2	p.1.2. BIN support	p.2.1.1.2. Charging procedure specified: A fee is also charged for a BIN registered under a co-badging program.	Clarification of procedure
3	Participants' projects support	Provision of information and technological interaction between the Participants.	Definition specified (Operations Bulletin 05.2016 of 20.02.2016)
4	p.2.1. Operating, Authorization, Payment Clearing and Other Services Fees	p.2.2.1. Charging procedure specified: On the bases of a Request for and/or Statement of Certification Testing.	Clarification
5	p.2.2. Basic configuration amendment	p.2.2.2.3. Configuration amendments in connection with the change of the activity type, as of 01.07.2016 – RUB 50,000, as of 01.10.2016 – RUB 250,000 – single payment.	Clarification of procedure within current rate
6	p.2.2. Basic configuration amendment outside of project	p.2.2.2.2. Configuration amendment outside of project. One-time payment RUR 15,000.	Clarification of procedure, reduction of fee
7	p.2.3 Issuer key certificate for card issuance	p.2.2.3.1. Issuer key <i>operational</i> certificate for card issuance.	More precise definition

No.	Version 1.0	Version 2.0	Comments
8	p. 2.4. Testing and certification services to a Participant with the participation status, monthly	p. 2.2.4.5. Certification testing. One-time payment RUB 25,000 (irrespective of the type of activity), subject to VAT.	Clarification of charging procedure, fee reduction
9	p. 2.4. Testing and certification services to a Participant with the participation status, monthly	Access to CPVT for creation and verification of the System's products' Profile for compliance with the System's Payment Application Personalization Standard, monthly, RUB 5,000 (plus VAT) per one registered CPVT user.	Clarification and detailing within the current rate
1 0	p. 2.4. Testing and certification services to a Participant with the participation status, monthly	Card electrical personalization test service and confirmation of compliance with the System's Payment Application Personalization Standard for a certain product profile. Subject to VAT. 2.2.4.2. for Standard Product Profile RUB 4,000, one-time payment; 2.2.4.4. for Non-Standard Product Profile – one-time payment of RUB50,000 as of 01.07.2016, RUB 60,000 as of 01.10.2016; 2.2.4.3. Product Profile retesting – one-time payment of RUB20,000	Clarification and detailing within the current rate
1 1	p. 2.4. Testing and certification services to a Participant with the participation status, monthly	Acquiring network Certification integration testing. Subject to VAT. 2.2.4.6. Complete package. RUB50,000 as of 01.07.2016, RUB 75,000 as of 01.10.2016, one-time payment per package; 2.2.4.7. Simplified package. RUB35,000, one-time payment per package; 2.2.4.8. Set of test cards. RUB20,000 per set of cards, one-time payment; 2.2.4.9. Additional test card. RUB1,500 per card, one-time payment; 2.2.4.10. Additional check of the tests results on top of those included in the complete package one-time payment RUB35,000 per test.	Clarification and detailing within the current rate
12 a)	p. 3. Access to the Operator's Data Transmission Telecommunications Network. Payer – Participant. VAT free.	p. 2.3.1.1. Access to the System's Data Transmission Telecommunications Network. Payer – Direct Participant/Participant System. Subject to VAT.	Clarification of the charging procedure (Operations Bulletin 05.2016 of 20.02.2016)
12 b)	p. 3. Access to the Operator's Data Transmission Telecommunications Network.	p. 2.3.1.1. Access to the System's Data Transmission Telecommunications. Monthly RUB 50,000.	Clarification of procedure (Operations Bulletin 09.2016 of 18.03.2016 set a maximum amount of RUR50,000)
13	p. 4. Minimum fee for operating, authorization, payment clearing and other services, except for subparagraph 4.10. Payer – Direct	p. 2.4.1. Combined payment for operating, authorization, payment clearing and other services, except for subparagraphs 2.4.10 and 2.4.11. p. 2.4.1.1. Payer – Direct Participant / Participant System RUB30,000 p. 2.4.1.2. Indirect Participant RUB20,000.	Clarification of procedure and fee amount (Operations Bulletin 05.2016 of 20.02.2016)

No.	Version 1.0	Version 2.0	Comments
	Participant RUB50,000; Indirect Participant RUB30,000.		
14	p. 4.5. Cross-border Transaction processing	p. 2.4.6. Amendment to procedure. Payer - Issuer	Clarification to procedure
15	p. 4.9. Maintenance and patching of Device Locator. Payer - Issuer	p. 2.4.10.1. Amendment to the procedure. Payer – Participant. Date of commencement of charging to be advised.	Clarification of procedure and fee amount (Operations Bulletin 05.2016 of 20.02.2016)
16	p. 6.1. NSPK Dispute Plus system access	2.6.1.1. Fees specified, i.e. ≤10 users – RUB10,000, 11≤20 users – RUB20,000, 11≤30 users – RUB30,000, etc.	Clarification to procedure
17	p. 7 Conference arrangement(*)	Amended as: p. 2.7.1. Provision of information and consulting services in the form of seminars, per seminar participant(*) 2.7.1.1. Face-to-face format RUB 3,000 2.7.1.2. Face-to-face format, less than 4 hours RUB8,000 2.7.1.3. Face-to-face format, from 4 to 8 hours RUB15,000 2.7.1.4. Face-to-face format, from 4 to 8 hours, early registration at least 15 days before the date of the seminar RUB12,000 2.7.1.5. Face-to-face format over 8 hours RUB20,000 2.7.1.6. Face-to-face format, over 8 hours, early registration at least 15 days before the date of the seminar RUB16,000 2.7.1.7. Individual seminar at the Participant’s request (face-to-face) RUB30,000.	Definition amended, types of seminars specified within the current rate,
Section “Interchange Reimbursement Fees”			
18	The fee amount is credited/debited on a daily basis.	The fee amount is credited/debited on a daily basis on the Settlement Centre’s working days.	Clarification
19	p. 1.2 Payments for state and municipal services, duties, levies, fines and penalties; MCCs 9211, 9222, 9223, 9399	p. 1.2) Payments to the Russian Federation Budget System, payments for state and municipal services, duties, levies, fines and penalties; MCCs 9211, 9222, 9223, 9399 (except for those defined in MCC 9311)	Payments specified
20	p. 1. Purchase of goods (works/services) depending on the Merchant’s type of activity (Merchant Category Classification Code - MCC)	p. 1.5) Household Appliance Stores with high consumer flow; MCC 5722 – 0.5%	Clarification and reduction of fee amount

No.	Version 1.0	Version 2.0	Comments
21	p. 1. Purchase of goods (works/services) depending on the Merchant's type of activity (Merchant Category Classification Code- MCC)	p.1 .6) Small-scale Wholesale Stores with high consumer flow; MCC 5300 – 0.5%	Clarification and reduction of fee amount
22	p. 1.7. Fast Food Restaurants; MCC 5814p. -1 %	1.7) Fast Food Restaurants; MCC 5814 – 0.5%	Clarification and reduction of fee amount
23	p. 1. Purchase of goods (works/services) depending on the Merchant's type of activity (Merchant Category Classification Code- MCC)	1.8) Postal Services – Government Only; MCC 9402 – 0.5%	Clarification and reduction of fee amount
24	p. 1. Purchase of goods (works/services) depending on the Merchant's type of activity (Merchant Category Classification Code- MCC)	p.1.13) Children's and Infant's Wear and Toys Stores with high consumer flow; MCC 5641, 5945, - 1%	Clarification and reduction of fee amount
25	p. 1. Purchase of goods (works/services) depending on the Merchant's type of activity (Merchant Category Classification Code - MCC)	p. 1.14) Travel Agencies and Tour Operators, MCC 4722 – 1.00%	Clarification and reduction of fee amount
26	p. 1. Purchase of goods (works/services) depending on the Merchant's type of activity (Merchant Category Classification Code - MCC)	p. 1.15) Fuel Stations and Dispensers; MCC 5541, 5542 – 1.00%	Clarification and reduction of fee amount
27	p. 1.17 Tax Payments, MCC 9311	p. 1.17 amended as: Payment of taxes, duties, levies, fines, under the Russian Law, customs duties and interests on the customs duties payer's account, taxes to the accounts of the Federal Treasury, insurance payments to the RF Pension Fund, payments to the Federal Compulsory Medical Insurance Fund; MCC 9311	Payments specified
28	Fee rates for Debit and Prepaid card operations below RUB 1,000 specified across the entire Section.	p.1. 18), 19); p.2. 1); p.3.1): 0,30%, но не более 3 руб. p.4. 1): 0,40%, но не более 4 руб.	Clarification and reduction of fee amount (Operations Bulletin 12.2016 of 21.03.2016)

No.	Version 1.0	Version 2.0	Comments
29	p.12 PIN Change in ATM	p.12 <i>PIN Change in ATM</i>	Change of definition – applicable only in Russian

No.	Version 2.0	Version 2.1	Comments
Operating, Authorization, Payment Clearing and Other Services Fees			
2.2.1	Participant's basic/initial configuration setup (implementation) within the activity type	p. 2.2.1. Footnote 3 added: For Indirect Participants the rates “Before and on 30.06.2016” will be charged until 31.07.2016 inclusive and the rates “On and after 01.07.2016” will be charged as of 01.09.2016.	Clarification

Schedule № 2. Cross References

Fees. Version 1.0	Fees. Version 2.0
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p.1.1 Section 1	p.2.1.1.1. Section 2
p.1.2 Section 1	p.2.1.1.2 Section 2
p.2 Section 1	p.2.2 Section 2
p.2.1 Section 1	p.2.2.1 Section 2
p.2.2 Section 1	p.2.2.2 Section 2
p.2.3 Section 1	p.2.2.3 Section 2
p.2.4 Section 1	p.2.2.6 Section 2
p.3 Section 1	p.2.3.1 Section 2
p.4 Section 1	p.2.4.1 Section 2
p.4.1 Section 1	p.2.4.2 Section 2
p.4.2 Section 1	p.2.4.3 Section 2
p.4.3 Section 1	p.2.4.4 Section 2
p.4.4 Section 1	p.2.4.5 Section 2
p.4.4.1 Section 1	p.2.4.5.1 Section 2
p.4.4.2 Section 1	p.2.4.5.2 Section 2
p.4.4.3 Section 1	p.2.4.5.3 Section 2
p.4.5 Section 1	p.2.4.6 Section 2
p.4.6 Section 1	p.2.4.7 Section 2
p.4.7 Section 1	p.2.4.8 Section 2
p.4.8 Section 1	p.2.4.9 Section 2
p.4.9 Section 1	p.2.4.10 Section 2
p.4.10 Section 1	p.2.4.11 Section 2
p.5 Section 1	p.2.5 Section 2
p.5.1 Section 1	p.2.5.1 Section 2
p.5.2 Section 1	p.2.5.2 Section 2

Fees. Version 1.0	Fees. Version 2.0
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p.6.3 Section 1	p.2.6.3 Section 2
p.6.4 Section 1	p.2.6.4 Section 2
p.7 Section 1	p.2.7.1 Section 2
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p.1, 5) Section 2	p.1, 7) Section 3
p.1, 6) Section 2	p.1, 9) Section 3
p.1, 7) Section 2	p.1, 10) Section 3
p.1, 8) Section 2	p.1, 11) Section 3
p.1, 9) Section 2	p.1, 12) Section 3
p.1, 10) Section 2	p.1, 17) Section 3
p.1, 11) Section 2	p.1, 18) Section 3
p.1, 12) Section 2	p.1, 19) Section 3