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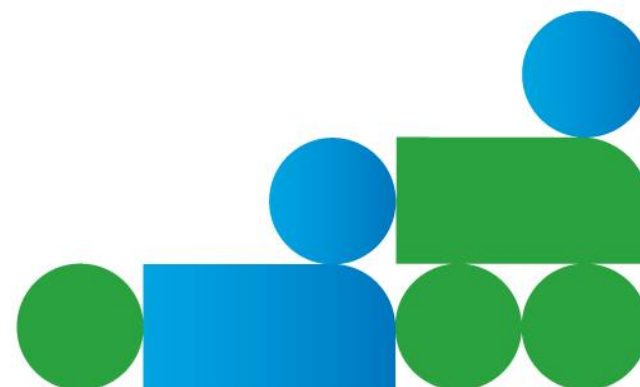
MIR Payment System Regulations Appendix 8. Fees

MIR.05.141.0-20.00.00-8

Version 3.1

 **NSPK**
Moscow, 2017

The official language of the Mir Payment System regulations 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	Initial version
2.0	01.07.2016	Full list of changes provided in Appendix 1 Cross reference table provided in Appendix 2
2.1	01.07.2016	Footnote 3 to p. 2.2.1 amended
3.0	01.10.2016	Section 3 “Interchange Reimbursement Fees” removed Full list of changes provided in Appendix 1
3.1	01.02.2017	Change of wording in Article 1 <i>General Provisions</i> and Article 2 <i>Operating, Authorization, Payment Clearing and Other Services Fees</i> , p. Procedure As of 01.02.2017 until 31.01.2018 the fee as per p. 2.2.1.3 <i>Participant’s basic/initial configuration setup (implementation)</i> within activity type C not applied p. 2.4.4.1 – More precise definition Footnotes 3 and 8 - More precise definition p. 2.4.10 Device Locator – removed altogether p. 2.4.11 – renumbered to 2.4.10 Appendix 1 – removed altogether

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1. General Provisions

The System's Schedule of Fees shall be an integral part of the MIR Regulations and contain 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 in the manner and within the timescale as provided in cl. 1.2 of the Mir Regulations. The rates shall be expressed in the Russian Federation currency as a fixed amount or as a percentage of the transaction amount.

Fees for the Mir services shall be calculated in the Russian Federation currency. The Operator shall charge no membership fees.

The Mir Payment System Interchange Reimbursement Fees Standard shall regulate the Interchange Fee rates and procedures for the Participants' operations in the System. The Standard shall be communicated to the Participants by placing it on the System Information resource and the Operator's web site at www.nspk.ru.

The Mir Interchange Reimbursement Fee Standard shall be applied to Mir Participants in all cases unless they inform the Operator in the established order about a new fee rate agreed.

If Participants inform the Operator on other interchange fee rates agreed, the agreed rates shall apply.

The procedure of Participants' notification of the Operator shall be established in the Interchange Reimbursement Fees Standard.

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

Fees

The Operator shall charge a Participant operating, authorization, payment clearing and other services fees. The size of the fee for a particular service shall be indicated in the Schedule of Fees net of VAT.

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

Frequency

Fees shall be charged at the frequency determined for each particular service.

Procedure

Operating, authorization, payment clearing and other services fees shall be included in the Participant's Net position, unless otherwise provided for in the Mir Regulations, Standards or herein. By joining the Regulations a Participant shall entitle 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 shall be included in the Participant's Payments Reports prepared by the Payment Clearing Centre. The Report generation procedure and format shall be specified in the *Procedure for Connection to and Interfacing with the Mir Payment Clearing Centre. Part 2. Operational Interaction Procedure*. The Operator shall forward to the Participant a Work Completion/Services Rendered Statement and a VAT invoice, where provided for by the Russian law, via the electronic document management system (EDMS). The hard copies shall be sent to the Direct or System Participant's address by post or by a courier service. When sent via EDMS the documents shall be considered received by the Participants in accordance with the EDMS rules.

The document interchange procedure between the Operator and the Participants shall be set forth in the Regulations.

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/%)
2.1.1.1	BIN assignment	Issuer/ Acquirer	one-time payment/ per BIN	RUB10,000
2.1.1.2	BIN support	Issuer/ Acquirer	monthly/per BIN from the BIN assignment/registration date ¹	RUB300

¹ For a BIN registered under a co-badging program

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/%)
2.2.1.1	- as per type A ² :	Participant ³	one-time payment	RUB600,000
2.2.1.2	- as per type B ² :			RUB400,000
2.2.1.3	- as per type C ² :			RUB400,000 ⁴

2.2.2. Participant's set-up configuration modification⁵

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)
2.2.2.1.	configuration modification within a project	Participant	monthly/per project month	RUB50,000
2.2.2.2.	configuration modification outside of a project		one-time payment	RUB15,000
2.2.2.3.	configuration modification in connection with the change of the Participant's activity type	Participant	one-time payment	RUB250,000

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.

⁴ Not applicable from 01 February 2017 to 31 January 2018.

⁵ Applies to modification of basic configuration of Direct Participants, Indirect Participants, Participant Systems and members of Participant Systems.

2.2.3. Issuer key operational certificate

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)
2.2.3.1.	Issuer key operational certificate for card issuing	Issuer	one-time payment/per certificate ⁶	RUB4,000

⁶ 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/%)
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 ⁷	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 ⁷	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 ⁷	one-time payment/per a profile test	RUB20,000
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 ⁷	one-time payment/per profile	RUB60,000

⁷ Direct Participant, Type A and B Indirect Participant

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)
2.2.4.5.	Certification testing (*) ⁸	Participant ⁹	one-time payment/per service	RUB25,000
2.2.4.6.	Acquiring network Certification integration testing. Complete package ¹⁰ (*)	Participant ⁹	one-time payment/per package	RUB75,000
2.2.4.7.	Acquiring network Certification integration testing. Simplified package ¹¹ (*)	Participant ⁹	one-time payment/per package	RUB35,000
2.2.4.8.	Acquiring network Certification integration testing. A set of test cards (*)	Participant ⁹	one-time payment/per a set of cards	RUB20,000
2.2.4.9.	Acquiring network Certification integration testing. Additional test card (*)	Participant ⁹	one-time payment/per a card	RUB1,500
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 ⁹	one-time payment/per test	RUB35,000

⁸ Charged on the basis of the Participant's request for initial interface testing / Initial Testing Completion Statement

⁹ Type A, B or C Participant

¹⁰ 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.

¹¹ Simplified service package includes: review of Request for the CIANT, review of conditions for a simplified test process, issuance of Certificate of Compliance.

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/%)
2.3.1.1.	Access to the System's Data Transmission Telecommunications Network(*)	Direct Participant/ Participant System	monthly	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)¹²

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)
2.4.1.1.	Combined payment	Direct Participant / Participant System	monthly/per month	RUB30,000
2.4.1.2.	Combined payment	Indirect Participant	monthly/per month	RUB20,000

¹² Charged if the total amount of charges under paragraph 2.4. (excluding p. 2.4.10) does not exceed the specified rate.

2.4.2. Processing of Successful Financial Authorization Requests

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)
2.4.2.1.	Debit ¹³ , Prepaid card	Issuer	weekly/ for a transaction under RUB250	RUB0.10
2.4.2.2.	Debit ¹³ , Prepaid card	Issuer	weekly/ for a transaction from RUB250 to 5,000	RUB0.40
2.4.2.3.	Debit ¹³ , Prepaid card	Issuer	weekly/ for a transaction above RUB5,000	RUB0.60
2.4.2.4.	Other card products	Issuer	weekly/ for a transaction under RUB250	RUB0.20
2.4.2.5.	Other card products	Issuer	weekly/ for a transaction from RUB250 to 5,000	RUB0.50
2.4.2.6.	Other card products	Issuer	weekly/ for a transaction above RUB5,000	RUB0.75

¹³ Including Debit card Business

2.4.3. Processing of Non-financial and Failed Authorization Requests

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)
2.4.3.1.	Processing of non-financial and failed ¹⁴ authorization requests (decline, balance inquiry, PIN change)	Issuer	weekly/ per operation	RUB0.50

2.4.4. Verification Operations

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)
2.4.4.1.	Verification operations (System's payment application cryptogram NSPK-CAV cryptogram check)	Issuer	weekly/per operation	RUB0.30

¹⁴ 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)

2.4.5. Stand-in Authorization

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

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/%)
2.4.6.1.	Debit, prepaid card	Issuer	weekly/ per operation	RUB0.30
2.4.6.2.	Other card products	Issuer	weekly/ based on weekly volume	0.15%

2.4.7. Payment Clearing Operation Processing (charged to the Issuer)¹⁵

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)
2.4.7.1.	Debit ¹³ , Prepaid card	Issuer	weekly/for an operation under RUB250	RUB0.10
2.4.7.2.	Debit ¹³ , Prepaid card	Issuer	weekly/for an operation from RUB250 to 5,000	RUB0.40
2.4.7.3.	Debit ¹³ , Prepaid card	Issuer	weekly/for an operation above RUB5,000	RUB0.60
2.4.7.4.	Other card products	Issuer	weekly/for an operation under RUB250	RUB0.20
2.4.7.5.	Other card products	Issuer	weekly/for an operation from RUB250 to 5,000	RUB0.50
2.4.7.6.	Other card products	Issuer	weekly/for an operation above RUB5,000	RUB0.75

¹⁵ Also applies to fee collection clearing messages generated by the Operator, in which the Participant is the recipient of such a clearing message irrespective of the role of the participant in the original transaction.

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

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)
2.4.8.1.	Debit ¹³ , Prepaid card	Acquirer	weekly/ for an operation under RUB250	RUB0.10
2.4.8.2.	Debit ¹³ , Prepaid card	Acquirer	weekly/ for an operation from RUB250 to 5,000	RUB0.40
2.4.8.3.	Debit ¹³ , Prepaid card	Acquirer	weekly/ for an operation above RUB5,000	RUB0.60
2.4.8.4.	Other card products	Acquirer	weekly/ for an operation under RUB250	RUB0.20
2.4.8.5.	Other card products	Acquirer	weekly/ for an operation from RUB250 to 5,000	RUB0.50
2.4.8.6.	Other card products	Acquirer	weekly/ for an operation above RUB5,000	RUB0.75

2.4.9. Clearing Net-Position

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)
2.4.9.1.	Clearing position calculation	Participant	monthly/ per month	RUB10,000

2.4.10. Participant's Portfolio Custom-Made Reports

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)
2.4.10.1.	Preparation of non-standard reports on the Participant's portfolio at the Participant's request(*)	Participant	monthly / per report	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/%)
2.5.1.1.	Debit, prepaid card(*)	Issuer/ Acquirer	quarterly/ per operation	RUB0.30
2.5.1.2.	Other card products(*)	Issuer/ Acquirer	quarterly/ based on the quarterly card operations volume	0.03%

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

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)
2.5.2.1.	Premium card(*)	Issuer	quarterly/ per card	RUB-- ¹⁶
2.5.2.2.	Other card products(*)	Issuer/ Acquirer	quarterly/ based on the quarterly card operations volume	RUB--

2.6. Chargeback Processing

2.6.1. Access to the system

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)
2.6.1.1	Provision of access to the NSPK “Dispute Plus” automated dispute documentation exchange system(*)	Participant	monthly/per every 10 system users ¹⁷	RUB10,000

¹⁶ The fee rate to be advised

¹⁷ That is ≤10 users – RUB10,000; 11≤20 users – RUB20,000; 11≤30 users – RUB30,000, etc.

2.6.2. Chargeback Operation Processing

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)
2.6.2.1	Processing of a chargeback operation envisaging submission of dispute documentation	operation initiator	monthly/ per operation	RUB100

2.6.3. Processing of the Final Dispute Resolution by the System

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

2.6.4. Transaction Information

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

2.7. Information and Consulting

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

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)
2.7.1.1	Web format(*)	Participant	One-time payment/ per seminar participant	RUB3,000
2.7.1.2	Face-to-face format, less than 4 hours	Participant	One-time payment/ per seminar participant	RUB8,000
2.7.1.3	Face-to-face format, from 4 to 8 hours (*)	Participant	One-time payment/ per seminar participant	RUB15,000

No.	Service description	Payer	Charging frequency/conditions	Rate (RUB/%)
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	RUB12,000
2.7.1.5	Face-to-face format, over 8 hours(*)	Participant	One-time payment/ per seminar participant	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	RUB16,000
2.7.1.7	Individual seminar at the Participant's request (face-to-face) ¹⁸ (*)	Participant	One-time payment/ per seminar participant	RUB30,000

¹⁸ 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. 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, shall be charged as per the Bank of Russia rates available on the latter's official website and published in the *Bank of Russia Bulletin*.