



Платёжная система

МИР

INFORMATION

LETTER NO. 01.2017

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On Procedure for Accession of

- Foreign Banks
(Foreign Credit Institutions),
- Foreign Central (National) Banks and
- International Financial Institutions to
Mir Payment System Regulations

 **НСПК**

Moscow, 2017



Table of Contents

1. Introduction	3
2. General Information	4
3. Participation Criteria	4
4. Procedure for Accession to <i>Mir</i>	4
5. Final Provisions	5
MIR PAYMENT SYSTEM REGULATIONS ACCESSION APPLICATION	6
Appendix No. 1 to the <i>Mir</i> Payment System Regulations Accession Application	8
Appendix No. 2 to the <i>Mir</i> Payment System Regulations Accession Application	10

1. Introduction

In consideration of the amendments to Federal Law No. 161-FZ of 27 June 2011 *On the National Payment System* (hereinafter referred to as Law 161-FZ) introduced by Federal Law No. 88-FZ of 1 May 2017:

1. according to Part 1, Article 30.5 of Law 161-FZ, participants of *Mir* Payment System (hereinafter referred to as *Mir*) may be:
 - 1.1. a credit institution as a *Mir* Individual Participant, including any credit institutions providing their services to other credit institutions,
 - 1.2. a payment system as a *Mir* Participant Payment System
 - 1.3. Vnesheconombank (Bank for Development and Foreign Economic Affairs) as a *Mir* Individual Participant,
 - 1.4. a foreign bank (foreign credit institution) as a *Mir* Individual Participant,
 - 1.5. a foreign central (national) bank as a *Mir* Individual Participant,
 - 1.6. an international financial institution as a *Mir* Individual Participant.
2. Settlements for money transfer transactions between *Mir* participants in accordance with Parts 2 and 2.1, Article 30.6 of Law 161-FZ, may be performed:
 - 2.1. By the Bank of Russia if transactions are made between the *Mir* participants specified in Clauses 1.1–1.3; or if such participants act as one party to a transaction and the other party is represented by the *Mir* participants specified in Clauses 1.4–1.6. In the above cases, the Bank of Russia may perform settlements with the involvement of a central payment clearing counterparty without opening accounts with the Bank of Russia to the *Mir* participants specified in Clauses 1.4–1.6.
 - 2.2. If transactions are performed between the *Mir* participants specified in Clauses 1.4–1.6, by a settlement centre which may be:
 - a credit institution,
 - Vnesheconombank,
 - a foreign bank (foreign credit institution),
 - a foreign central (national) bank,
 - an international financial institution.

This Information Letter contains a description of the procedure for the accession of organizations specified in Clauses 1.4–1.6 (hereinafter referred to as the Foreign Organizations) to the *Mir* Payment System Regulations.

2. General Information

The document regulating the participation of Foreign organizations in *Mir* is the *Mir* Regulations.

The *Mir* Regulations constitute an agreement.

Foreign organizations may accede to the *Mir* Regulations as Direct or Indirect Participants.

3. Participation Criteria

Any foreign organization that intends to become an Indirect or Direct *Mir* Participant shall meet the following criteria:

1. have a valid special permit (license) to perform the relevant type of activity (operations) (hereinafter referred to as the Permit), if required in accordance with the applicable legislation,
2. comply with the requirements of the Russian Federation legislation on countermeasures to combat legalization (laundering) of illegally obtained proceeds and financing of terrorism, if required in accordance with the applicable legislation,
3. have technological infrastructure meeting the *Mir* Operations requirements *Mir* as specified in the *Mir* Regulations and Standards,
4. ensure information security of their own information systems in accordance with the requirements of the applicable legislation; the *Mir* Regulations and Standards, and the international Payment Card Industry Data Security Standard (PCI DSS), when interacting with *Mir*.

4. Procedure for Accession to *Mir*

A foreign organization shall accede to the *Mir* Regulations by providing NSPK with a duly executed set of documents listed in Appendix 1 hereto. Accession to the *Mir* Regulations shall mean the acceptance by the organisation of the Regulations in their entirety, without any exceptions or limitations.

A Foreign Organization that intends to become a Direct Participant shall submit the above- set of documents directly to the Operator (NSPK).

A Foreign Organization that intends to become an Indirect Participant shall submit the above-set of documents to the Operator through a Direct Participant.

The revision and validation of the set of documents provided by the foreign organization to the Operator shall be conducted in accordance with Section 6.2, *Mir* Regulations.

If the results of the revision and validations are positive, the Operator shall send a notification of accession to the *Mir* Regulations at the address of the foreign organization specified in the *Mir* Regulations Accession Application.

5. Final Provisions

For any questions related to the accession to *Mir*, or for more detailed information on the practicability of accession to *Mir* and the expected lead time for it, please, contact the NSPK Payment Systems Department at +7 (495) 705 99 99, ext. 1341, 1514, 1239.

Appendix No. 1

to be completed on an organization's letterhead

**MIR PAYMENT SYSTEM
REGULATIONS ACCESSION APPLICATION**

(for foreign banks (foreign credit institutions), foreign central (national) banks, and international financial institutions)

(city) _____ day of _____ of the year 201__

(full name of an organization acceding to the Mir Payment System Regulations)

represented by _____
(authorized person's title and full name)

acting under _____
(source of the authorized person's powers)

hereby accedes to the *Mir* Payment System Regulations as:

<input type="checkbox"/> Direct Participant	
Main type of activity	
<input type="checkbox"/> Type A	Issuing, Acquiring: Payment for goods (works, services), Cash advance, Credit transaction, Card-to-Card transaction, Balance inquiry, PIN change
<input type="checkbox"/> Type B	Issuing, Acquiring: Cash advance, Credit transaction, Card-to-Card transaction, Balance inquiry, PIN change
<input type="checkbox"/> Type C	Acquiring: Payment for goods (works, services), Cash advance, Credit transaction, Card-to-Card transaction, Balance inquiry, PIN change

<input type="checkbox"/> Indirect Participant under sponsorship of _____ <i>(organization's full name and Sponsor's Individual Code)</i>	
Main type of activity	
<input type="checkbox"/> Type A	Issuing, Acquiring: Payment for goods (works, services), Cash advance, Credit transaction, Card-to-Card transaction, Balance inquiry, PIN change
<input type="checkbox"/> Type B	Issuing, Acquiring: Cash advance, Credit transaction, Card-to-Card transaction, Balance inquiry, PIN change
<input type="checkbox"/> Type C	Acquiring: Payment for goods (works, services), Cash advance, Credit transaction, Card-to-Card transaction, Balance inquiry, PIN change

and agree to the application of interchange fees for Card Transactions and within the Device Network in accordance with the System Standard *Mir Payment System Interchange Fees*.

Additional information:

Contact information:

Phone Number: _____

Fax No.: _____

E-mail Address: _____

Participant's official website and / or any other website on the Internet where the Participant publishes information subject to disclosure in accordance with the applicable information disclosure legislation:

Appendices: (a list of documents attached for consideration, with regard to Appendix 1 and Appendix 2, including a description of all documents).

 (title) (signature) (printed name of the authorized person of the organization
 L. S. acceding to the *Mir* Payment System Regulations)

Sponsor's Approval Block

(city) _____ day of _____ of the year 201____

_____ ,

(full name of the organization acting as a Sponsor for the organization acceding to the *Mir* Payment System Regulations)

hereby notifies and confirms to the *Mir* Payment System Operator that it is the Sponsor for the Indirect Participant

(full name of the organization acceding to the *Mir* Payment System Regulations)

of the *Mir* Payment System by virtue of

_____ .

(indicate document details)

(full name of the organization acting as a Sponsor for the organization acceding to the *Mir* Payment System Regulations)

and guarantees to the *Mir* Payment System Operator that the Indirect Participant will comply with the *Mir* Payment System Regulations.

 (title) (signature) (printed name of the authorized
 L. S. person of the Sponsor)

Appendix No. 1
to the *Mir* Payment System Regulations
Accession Application

QUESTIONNAIRE

FOR THE ORGANIZATION ACCEDING TO THE *MIR* PAYMENT SYSTEM REGULATIONS

(for foreign banks (foreign lending institutions), foreign central (national) banks, and international financial institutions)

1. General information on the organization acceding to the *Mir* Payment System Regulations

No.	Parameters	Information
1.1.	Organization's full name	
1.2.	Organization's abbreviated name	
1.3.	Legal address	
1.4.	Business address	
1.5.	Registration number (trade register number)	
1.6.	Country of registration (incorporation)	
1.7.	Registration authority name	
1.8.	Date of state registration	
1.9.	Taxpayer number	
1.10.	Organization's official website	
1.11.	Contact phone	
1.12.	Manager's title	
1.13.	Manager's full name	
1.14.	Information on licenses (permits), if required by the applicable legislation of the country of incorporation of the organization acceding to the <i>Mir</i> Payment System Regulations, provided that such licenses (permits) are directly attributable to the legal capacity of an organization to accede to the <i>Mir</i> Payment System Regulations and exercise its rights and fulfill obligations provided for by the <i>Mir</i> Payment System Regulations.	

2. Banking details of the organization acceding to the *Mir* Payment System Regulations

No.	Parameters	Details
2.1.	For Direct Participant	
2.1.1.	Name of the <i>Mir</i> Payment System settlement centre with which the participant's bank account is opened (to be opened)	
2.1.2.	Bank account number with the <i>Mir</i> Payment System settlement centre (if any)	
2.1.3.	Bank Identification Number	
2.2.	For Indirect Participant	
2.2.1.	Bank Identification Number	

3. Contact persons of the organization acceding to the *Mir* Payment System Regulations

No.	Division	Title	Full name	Telephone No.	Fax No.	E-mail
3.1.	Supervising manager					
3.2.	Organizational (general) issues					

I HEREBY CONFIRM THE RELIABILITY OF THE INFORMATION SPECIFIED AND THE CURRENT CONSENT OF THE CONTACT PERSONS FOR HAVING THEIR PERSONAL DATA PROCESSED

(title)

(signature)

(printed name of the authorized person)

L. S.

**Appendix No. 2
to the *Mir* Payment System Regulations
Accession Application**

**List of Documents to be Submitted to the Operator
by the Organization Acceding to the *Mir* Payment System Regulations**

(for foreign banks (foreign credit institutions), foreign central (national) banks, and international financial institutions)

The documents shall be submitted in accordance with the applicable legislation of the country of incorporation of the organization acceding to the *Mir* Payment System Regulations.

1. An extract or a certified copy of an extract from the trade register of the country of incorporation of the organization or any other equivalent document (Incumbency Certificate), or a copy of the said document, confirming the legal status of the organization acceding to the *Mir* Payment System Regulations and containing information regarding the organization's legal form, its legal capacity, as well as the person authorized to acquire the civil rights and assume obligations on behalf of the organization, grant powers of attorney and entitled to legal representation of the organization's interests in court.
2. A certified copy of a document confirming the tax registration (if any).
3. Certified copies of licenses (permits), if required by the applicable legislation of the country of incorporation of the organization acceding to the *Mir* Payment System Regulations, provided that such licenses (permits) are directly attributable to the legal capacity of the organization to accede to the *Mir* Payment System Regulations and exercise its rights and fulfill obligations provided for by the *Mir* Payment System Regulations.
4. If an agreement (application) for accession to the *Mir* Payment System Regulations and / or any other documents are to be executed by a person acting on the basis of a power of attorney on behalf of the organization, a duly issued power of attorney or any other document authorizing such person to enter into an agreement (complete an application) for accession to the *Mir* Payment System Regulations and / or sign any other documents on behalf of the organization shall also be submitted.
5. A certified copy of the Articles of Association (Memorandum) as amended in the recent version, duly approved and registered, including all and any registered amendments thereto (if any).
6. An audit report on annual financial statements (accounting and tax).
7. Financial statements (accounting and tax) made in accordance with International Financial Reporting Standards or with national accounting standards and tax accounting rules as of the

last 4 reporting dates. The above-mentioned financial statements shall be submitted on a quarterly basis.

8. Certified copies of documents confirming the election and appointment of the organization's executive body (if any).
9. Certified copies of documents confirming the powers of persons duly authorized by the organization acceding to the *Mir* Payment System Regulations to work with symmetric cryptographic keys and electronic documents in which information is protected by data encryption tools, and to collaborate with NSPK JSC certification centre.
10. A document certifying that the organization complies with the information protection requirements set out in the *Mir* Payment System Regulations and Standards.
11. A document confirming the domicile of the organization outside the Russian Federation made in the form provided for by the applicable legislation; the said document shall be certified by a competent authority of that other country.

Confirmation shall specify the period (calendar year), in respect of which the domicile is confirmed. The confirmation shall be subject to mandatory annual renewal during the agreement term.

12. A document confirming that the organization acceding to the *Mir* Payment System Regulations is in compliance with the requirements of the Russian Federation legislation on anti-money laundering and counter-terrorism financing.

Copies of the above-mentioned documents shall be duly certified (endorsed with an apostille) and provided along with a certified translation thereof into Russian, or uncertified (not endorsed with an apostille) in the cases provided for by treaties entered into by the Russian Federation.

The Operator may also require other documents by making a relevant request to the organization acceding to the *Mir* Payment System Regulations.