



Effective date 1 Aug. 2017



## **MIR Payment System Regulations.**

### **Appendix 8.**

#### **Fees**

**MIR.05.141.0-20.00.00-8**

#### **Version 3.2**

*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 thereof, the Russian version shall prevail*



**Moscow, 2017**



### Revision List

MIR.05.141.0-20.00.00-8		Mir Payment System Regulations. Appendix 8. Fees
Version	Revision Date	Revision Content
1.0	01.10.2015	Initial version
2.0	01.07.2016	The exhaustive list of amendments is specified in Appendix 1. The cross reference table is provided in Appendix 2
2.1	01.07.2016	Footnote 3 to Cl. 2.2.1 has been clarified
3.0	01.10.2016	Section 3 <i>Interchange Fees</i> has been removed. The exhaustive list of amendments is specified in Appendix 1
3.1	01.02.2017	<ul style="list-style-type: none"> <li>• Amendments have been introduced in Section 1 <i>General Provisions</i>, Cl. <i>Procedure</i> of Section 2 <i>Operating, Authorization, Payment Clearing and Other Service Fees</i>;</li> <li>• From 1 Feb. 2017 to 31 Jan. 2018 the fee under Cl. 2.2.1.3. <i>Participant's Basic/Initial Configuration (Implementation) Setting within C Type Activity</i> is not applied;</li> <li>• Wording of Cl. 2.4.4.1. <i>Verification Transactions</i> has been clarified;</li> <li>• Wording of footnotes 3 and 8 has been clarified;</li> <li>• Cl. 2.4.10. <i>Device Locator</i> has been removed;</li> <li>• Appendix 1 has been removed</li> </ul>
3.2	01.08.2017	<ul style="list-style-type: none"> <li>• Wording of Cl. 2.2.1. <i>Participant's Basic Configuration Setting within the Activity Type</i> has been clarified;</li> <li>• Wording of footnote 5 to Cl. 2.2.2. <i>Participant's Configuration Modification</i> has been clarified;</li> <li>• Wording of footnote 8 to Cl. 2.2.4.5. <i>Certification Testing Services</i> has been clarified;</li> <li>• Fee under Cl. 2.2.4.8. <i>A Set of Multipurpose Test Cards</i> is reduced;</li> </ul>

	<ul style="list-style-type: none"><li>• Wordings of Cl. 2.2.4.8. <i>Acquiring Network Certification Integration Testing Services</i> and Cl. 2.2.4.9. <i>Acquiring Network Certification Integration Testing Services. Additional Multipurpose Test Card</i> have been clarified;</li><li>• Calculations of an Aggregated fee for operating, authorization, payment clearing and other services in Cl. 2.4.1. <i>Aggregated Fee for Operating, Authorization, Payment Clearing and Other Service Fees</i> of Cl. <b>Ошибка! Источник ссылки не найден..</b> are supplemented by Cl. 2.4.10. <i>Participant's Portfolio Non-Standard Reports</i>;</li><li>• Footnote 15 to Cl. 2.4.7. <i>Payment Clearing Transaction Processing (Charged to the Issuer)</i> has been removed;</li><li>• Fee charged to the Acquirer for a transaction under RUB 50, MCC 4111, 4131 for other card products under Cl. 2.4.8. <i>Payment Clearing Transaction Processing (Charged to the Acquirer)</i> is reduced;</li><li>• Charging procedure in Cl. 2.4.10. <i>Participant's Portfolio Non-Standard Reports</i> has been clarified;</li><li>• Fee charged to the Acquirer for a transaction under RUB 50, MCC 4111, 4131 for Debit, Prepaid cards under Cl. 2.5.1. <i>Off-Us Mir Card Transactions</i> is reduced</li></ul>
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## 1. General Provisions

The System Fees shall be an integral part of the Mir Regulations (hereinafter referred to as the Regulations) and contain the amount and essential conditions of charging fees for the services rendered to the Mir Participants (hereinafter referred to as the Participant).

The Mir Operator may unilaterally alter and amend the current Fees upon prior notification to Participants in the manner and within the timeframe specified by Cl. 1.2 of the Mir Regulations. The Fees 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 joining fees.

In case of the service provision by the Operator (the payment for which is differentiated according to the period) during an incomplete month/quarter the Operator's service fee shall not be subject to re-calculation and shall be charged in the amount of the fee for the whole month/quarter. The Mir PS Standard *Interchange Fees* is the document regulating the interchange fee rates and the fee charging procedure for the Participants' Transactions. The Standard shall be communicated to the Participants by posting it on the System Information Resource and the Operator's official web-site: [www.nspk.ru](http://www.nspk.ru).

The Mir PS Standard *Interchange Fees* is applied in case when the Participants fail to notify the Operator of a new fee agreed pursuant to the procedure established by the Operator.

If the Participants notify the Operator of a new interchange fee agreed pursuant to the procedure established by the Operator, this new fee rate shall be applied.

The Operator's notification procedure by the Participants is established in the Mir PS Standard *Individual Interchange Fee Rates Applied Between Mir PS Participants*.

## **2. Operating, Authorization, Payment Clearing and Other Service Fees**

### **Fees**

The Operator shall charge the Participant operating, authorization, payment clearing and other service fees. The service fee amount is indicated in the fees net of VAT.

The services marked as (\*) shall be subject to VAT under the applicable legislation of the Russian Federation.

### **Frequency**

Fees shall be charged with the frequency determined for each service.

### **Procedure**

Operating, authorization, payment clearing and other service fees shall be included in the Participant's Clearing Net Position, unless otherwise specified in the Mir Regulations, Standards or herein. By joining the Regulations, the Participant shall entitle the Settlement Centre to debit the Operator's fees included in the Net Position Register to the Participant's account.

Information on the services and the service fees shall be included in the Participant's Payment Report prepared by the Payment Clearing Centre. The Report development procedure and its format are specified in the *Guidelines for Connection to and Interfacing with the Mir Payment Clearing Centre. Part 2. Operational Interaction Guidelines*. The Operator sends to the Participant work completion/service provision certificates and invoices where provided for by the Russian law via the electronic document management system (EDMS). In addition, the Operator shall send hard copies to the Direct Participant or System Participant's address by post or by a courier service. When sent via EDMS documents shall be deemed received by the Participant in accordance with the EDMS rules.

The document exchange procedure between the Operator and the Participant 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 conditions/ frequency	Rate (RUB/%)
2.1.1.1	BIN assignment	Participant	one-time payment/per a BIN	RUB 10,000
2.1.1.2	BIN support	Participant	monthly/per a BIN upon BIN assignment/BIN registration <sup>1</sup>	RUB 300

<sup>1</sup> For a BIN registered under a co-badging program.

## 2.2. Participants' Configuration Setting

### 2.2.1. Participant's Basic Configuration Setting within the Activity Type:

No.	Service description	Payer	Charging conditions/frequency	Rate (RUB/%)
2.2.1.1	- as per type A <sup>2</sup>	Participant <sup>3</sup>	one-time payment	RUB 600,000
2.2.1.2	- as per type B <sup>2</sup>			RUB 400,000
2.2.1.3	- as per type C <sup>2</sup>			RUB 400,000 <sup>4</sup>

### 2.2.2. Participant's Configuration Modification<sup>5</sup>

No.	Service description	Payer	Charging conditions/frequency	Rate (RUB/%)
2.2.2.1.	Configuration modification within a project	Participant	one-time payment/per a project month	RUB 50,000
2.2.2.2.	Configuration modification outside of a project		one-time payment	RUB 15,000
2.2.2.3.	Configuration modification due to change of the Participant's activity type	Participant	one-time payment	RUB 250,000

<sup>2</sup> For classification of participation and activity types see Appendix 2 *Document Forms* to the Mir Regulations.

<sup>3</sup> Applied to Direct Participants, Indirect Participants, System Participants and members of a System Participant. Charged on the basis of a Request for/Certificate of inter-host initial testing.

<sup>4</sup> Not applicable from 1 Feb. 2017 to 31 Jan. 2018.

<sup>5</sup> Applied to configuration modification of Direct Participants, Indirect Participants, System Participants and members of a System Participant.



2.2.3. Issuer Key Operational Certificate

No.	Service description	Payer	Charging conditions/ frequency	Rate (RUB/%)
2.2.3.1.	Issuer key operational certificate	Issuer	one-time payment/per a certificate <sup>6</sup>	RUB 4,000

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<sup>6</sup> No fee is charged for the Issuer test key certificate.

### Certification Testing Services

#### 2.2.4. Testing and Certification Services (\*)

No.	Service description	Payer	Charging conditions/ frequency	Rate (RUB/%)
2.2.4.1.	Access to CPVT for creation and verification of the System Product Profile for compliance with the System Standard <i>Payment Application Personalization</i> (*)	Participant <sup>7</sup>	monthly/per a CPVT registered user	RUB 5,000
2.2.4.2.	Services for card electrical personalization verification and confirmation of compliance with the System Standard <i>Payment Application Personalization</i> for a certain product profile. Standard product profile (*)	Participant <sup>7</sup>	one-time payment/per a profile	RUB 40,000
2.2.4.3.	Services for card electrical personalization verification and confirmation of compliance with the System Standard <i>Payment Application Personalization</i> for a certain product profile. Product profile reverification (*)	Participant <sup>7</sup>	one-time payment/per a profile test	RUB 20,000
2.2.4.4.	Services for card electrical personalization verification and confirmation of compliance with the System Standard <i>Payment Application Personalization</i> for a certain product profile. Non-standard product profile (*)	Participant <sup>7</sup>	one-time payment/per a profile	RUB 60,000
2.2.4.5.	Certification testing services <sup>8</sup> (*)	Participant <sup>9</sup>	one-time payment/per a service	RUB 25,000

<sup>7</sup> Direct Participant, Type A and B Indirect Participant.

<sup>8</sup> Charged on the basis of a Request for /Certificate of inter-host (additional) testing.

<sup>9</sup> Type A, B or C Participant.

No.	Service description	Payer	Charging conditions/ frequency	Rate (RUB/%)
2.2.4.6.	Acquiring network certification integration testing. Complete package <sup>10</sup> (*)	Participant <sup>9</sup>	one-time payment/per a package	RUB 75,000
2.2.4.7.	Acquiring network certification integration testing. Simplified package <sup>11</sup> (*)	Participant <sup>9</sup>	one-time payment/per a package	RUB 35,000
2.2.4.8.	Acquiring network certification integration testing. A set of multipurpose test cards (*)	Participant <sup>9</sup>	one-time payment/per a set of cards	RUB 3,000
2.2.4.9.	Acquiring network certification integration testing. Additional multipurpose test card (*)	Participant <sup>9</sup>	one-time payment/per a card	RUB 1,500
2.2.4.10.	Acquiring network certification integration testing. Additional verification of test results beyond those included in the complete package (*)	Participant <sup>9</sup>	one-time payment/per a test	RUB 35,000

<sup>10</sup> A complete service package includes review of a set of documents submitted by the Participant, access granting to the test environment, Test Report, test results verification (2 iterations), issuing of a Certificate of Acquiring Network Certification Integration Testing (ANCIT) and a Compliance Certificate. The Compliance Certificate is granted subject to flawless tests.

<sup>11</sup> A simplified service package includes review of a Request for ANCIT, review of conditions for a simplified test process, issuing of a Compliance Certificate.

**2.3. Access to Telecommunications Network**

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

No.	Service description	Payer	Charging conditions/ frequency	Rate (RUB/%)
2.3.1.1.	Access to the System Data Transmission Telecommunications Network (*)	Direct Participant/ System Participant	monthly	RUB 50,000

**2.4. Operating, Authorization and Payment Clearing Services**

2.4.1. Aggregated Fee for Operating, Authorization and Payment Clearing Services under Cl. 2.4.<sup>12</sup>

No.	Service description	Payer	Charging conditions/ frequency	Rate (RUB/%)
2.4.1.1.	Aggregated fee for operating, authorization, payment clearing and other services	Direct Participant / System Participant	monthly/per month	RUB 30,000
2.4.1.2.	Aggregated fee for operating, authorization, payment clearing and other services	Indirect Participant	monthly/per month	RUB 20,000

<sup>12</sup>Charged if the total amount of fees under Cl. 2.4. does not exceed the specified rate.

2.4.2. Processing of Successful Financial Authorization Requests

No.	Service description	Payer	Charging conditions/ frequency	Rate (RUB/%)
2.4.2.1.	Debit <sup>13</sup> , Prepaid card	Issuer	weekly/ for a transaction under RUB 250	RUB 0.10
2.4.2.2.	Debit <sup>13</sup> , Prepaid card	Issuer	weekly/ for a transaction from RUB 250 to 5,000	RUB 0.40
2.4.2.3.	Debit <sup>13</sup> , Prepaid card	Issuer	weekly/ for a transaction over RUB 5,000	RUB 0.60
2.4.2.4.	Other card products	Issuer	weekly/ for a transaction under RUB 250	RUB 0.20
2.4.2.5.	Other card products	Issuer	weekly/ for a transaction from RUB 250 to 5,000	RUB 0.50
2.4.2.6.	Other card products	Issuer	weekly/ for a transaction over RUB 5,000	RUB 0.75

<sup>13</sup> Including Debit card Business.

2.4.3. Processing of Non-Financial and Failed Authorization Requests

No.	Service description	Payer	Charging conditions/ frequency	Rate (RUB/%)
2.4.3.1.	Processing of non-financial and failed <sup>14</sup> authorization requests (decline response, balance inquiry, PIN change)	Issuer	weekly/per a transaction	RUB 0.50

2.4.4. Verification Transactions

No.	Service description	Payer	Charging conditions/ frequency	Rate (RUB/%)
2.4.4.1.	Verification transactions (verification of the System payment application cryptogram, NSPK-CAV cryptogram)	Issuer	weekly/per a transaction	RUB 0.30

<sup>14</sup> Fee is not charged for authorization requests failed due to: (a) format error (response code 30) or (b) Issuer inaccessible (response code 91); fee is charged for all the other failed 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 conditions/ frequency	Rate (RUB/%)
2.4.5.1.	Authorization request processing by the Stand-In Authorization Service	Issuer	weekly/per a transaction	RUB 1.00
2.4.5.2.	Exception file listing	Issuer	monthly/per a record	RUB 0.50
2.4.5.3.	Stand-In Authorization BIN-range maintenance Service	Issuer	monthly/per a BIN-range	RUB 500

2.4.6. Cross-Border Transaction Processing (in addition to Cl. 2.4.2, 2.4.5)

No.	Service description	Payer	Charging conditions/ frequency	Rate (RUB/%)
2.4.6.1.	Debit <sup>13</sup> , Prepaid card	Issuer	weekly/per a transaction	RUB 0.30
2.4.6.2.	Other card products	Issuer	weekly/ based on a weekly transaction volume	0.15%

2.4.7. Payment Clearing Transaction Processing (Charged to the Issuer)

No.	Service description	Payer	Charging conditions/ frequency	Rate (RUB/%)
2.4.7.1.	Debit <sup>13</sup> , Prepaid card	Issuer	weekly/for a transaction under RUB 250	RUB 0.10
2.4.7.2.	Debit <sup>13</sup> , Prepaid card	Issuer	weekly/for a transaction from RUB 250 to 5,000	RUB 0.40
2.4.7.3.	Debit <sup>13</sup> , Prepaid card	Issuer	weekly/for a transaction over RUB 5,000	RUB 0.60
2.4.7.4.	Other card products	Issuer	weekly/for a transaction under RUB 250	RUB 0.20
2.4.7.5.	Other card products	Issuer	weekly/for a transaction from RUB 250 to 5,000	RUB 0.50
2.4.7.6.	Other card products	Issuer	weekly/for a transaction over RUB 5,000	RUB 0.75



2.4.8. Payment Clearing Transaction Processing (Charged to the Acquirer)

No.	Service description	Payer	Charging conditions/ frequency	Rate (RUB/%)
2.4.8.1.	Debit <sup>13</sup> , Prepaid card	Acquirer	weekly/ for a transaction under RUB 250	RUB 0.10
2.4.8.2.	Debit <sup>13</sup> , Prepaid card	Acquirer	weekly/ for a transaction from RUB 250 to 5,000	RUB 0.40
2.4.8.3.	Debit <sup>13</sup> , Prepaid card	Acquirer	weekly/ for a transaction over RUB 5,000	RUB 0.60
2.4.8.4.	Other card products	Acquirer	weekly/ for a transaction under RUB 50, MCC 4111, 4131	RUB 0.10
2.4.8.5.	Other card products	Acquirer	weekly/ for a transaction from RUB 50 to 250	RUB 0.20
2.4.8.6.	Other card products	Acquirer	weekly/ for a transaction from RUB 250 to 5,000	RUB 0.50
2.4.8.7.	Other card products	Acquirer	weekly/ for a transaction over RUB 5,000	RUB 0.75

2.4.9. Clearing Net Position

No.	Service description	Payer	Charging conditions/ frequency	Rate (RUB/%)
2.4.9.1.	Clearing position calculation	Participant	monthly/per month	RUB 10,000

2.4.10. Participant's Portfolio Non-Standard Reports

No.	Service description	Payer	Charging conditions/ frequency	Rate (RUB/%)
2.4.10.1.	Preparation of the Participant's portfolio non-standard reports at the Participant's request	Participant	monthly/per a report type	RUB 1,000

**2.5. Use of the System Trademark (Service Mark) and Logo by the Participant**

2.5.1. Off-Us Mir Card Transactions (\*)

No.	Service description	Payer	Charging conditions/ frequency	Rate (RUB/%)
2.5.1.1.	Debit <sup>13</sup> , Prepaid card (*)	Issuer	quarterly/ per a transaction	RUB 0.30
2.5.1.2.	Debit <sup>13</sup> , Prepaid card <sup>15</sup> (*)	Acquirer	quarterly/ per a transaction	RUB 0.30
2.5.1.3.	Debit <sup>13</sup> , Prepaid card (*)	Acquirer	quarterly/ based on a quarterly volume of transactions under RUB 50, MCC 4111, 4131	0.03%
2.5.1.4.	Other card products (*)	Issuer	quarterly/ based on a quarterly transaction volume	0.03%
2.5.1.5.	Other card products (*)	Acquirer	quarterly/ based on a quarterly transaction volume	0.03%

<sup>15</sup> Except for the transactions under RUB 50, MCC 4111, 4131.

2.5.2. Trademark Placement on Mir Cards (\*)

No.	Service description	Payer	Charging conditions/ frequency	Rate (RUB/%)
2.5.2.1.	Premium card (*)	Issuer	quarterly/per a card	_ <sup>16</sup>
2.5.2.2.	Other card products (*)	Issuer	quarterly/per a card	_ <sup>17</sup>

<sup>16</sup>The fee rate will be provided additionally.

## 2.6. Chargeback Processing

### 2.6.1. Access Granting (\*)

No.	Service description	Payer	Charging conditions/frequency	Rate (RUB/%)
2.6.1.1	Granting an access to the NSPK Dispute Plus, an automated dispute documentation exchange system (*)	Participant	monthly/per every 10 system users <sup>17</sup>	RUB 10,000

### 2.6.2. Chargeback Transaction Processing

No.	Service description	Payer	Charging conditions/frequency	Rate (RUB/%)
2.6.2.1	Processing of a chargeback transaction envisaging provision of dispute documentation	transaction initiator	monthly/per a transaction	RUB 100

### 2.6.3. Processing of Final Dispute Resolution by the System

No.	Service description	Payer	Charging conditions/frequency	Rate (RUB/%)
2.6.3.1	Referring a dispute case for resolution to the System	Participant - the Party held liable	one-time payment/per a dispute case	RUB 15,000
2.6.3.2	System resolution	Participant - the Party held liable	one-time payment/per a dispute case	RUB 15,000

<sup>17</sup> i.e. ≤10 users – RUB 10,000; 11≤20 users – RUB 20,000; 21≤30 users – RUB 30,000, etc.

2.6.4. Transaction Information

No.	Service description	Payer	Charging conditions/ frequency	Rate (RUB/%)
2.6.4.1	Provision of information on the list of transactions	Participant	one-time payment/ per a request	RUB 50.00
2.6.4.2	Provision of detailed transaction information	Participant	one-time payment/ per a transaction	RUB 75.00

## 2.7. Information and Consulting Services

### 2.7.1. Information and Consulting Services in the Form of Seminars (\*)

No.	Service description	Payer	Charging conditions/ frequency	Rate (RUB/%)
2.7.1.1	Web format (*)	Participant	one-time payment/ per a seminar participant	RUB 3,000
2.7.1.2	Face-to-face format, less than 4 hours (*)	Participant	one-time payment/ per a seminar participant	RUB 8,000
2.7.1.3	Face-to-face format, $4 \leq 8$ hours (*)	Participant	one-time payment/ per a seminar participant	RUB 15,000
2.7.1.4	Face-to-face format, $4 \leq 8$ hours, early registration not later than 15 business days before the seminar date (*)	Participant	one-time payment/ per a seminar participant	RUB 12,000
2.7.1.5	Face-to-face format, over 8 hours (*)	Participant	one-time payment/ per a seminar participant	RUB 20,000
2.7.1.6	Face-to-face format, over 8 hours, early registration not later than 15 business days before the seminar date (*)	Participant	one-time payment/ per a seminar participant	RUB 16,000
2.7.1.7	Custom-made seminar at the Participant's request (face-to-face) <sup>18</sup> (*)	Participant	one-time payment/ per a seminar participant	RUB 30,000

<sup>18</sup> In case a seminar is held outside of Moscow, the Participant shall reimburse all actual costs incurred by NSPK in relation to arrangement of such a seminar under an invoice issued.

### **3. Fee for the Settlement Centre's Services**

The service fee of the Settlement Centre, whose functions in the System are performed by the Bank of Russia, shall be charged at the Bank of Russia rates available on the latter's official website and published in the *Bank of Russia Bulletin*.