



Effective date 1 Nov. 2017



**MIR**

# **Mir Payment System Standard.**

## **Mir Payment System Interchange Fees**

**MIR.05.222.0-21.00.00**

**Version 1.3**

*The official language of the Mir Payment System Interchange Fees (Version 1.3, Moscow 2017) is Russian. This English language text is not an official translation and is provided for information purposes only.*

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**NSPK**

**Moscow, 2017**





**Payment System:** Mir | Mastercard | VISA | AEXP | JCB | UPI | All PS  
ArCa | APRA | Belkart | RK | Elcard | All PPS

Comments:



**Scope of Application:** Authorization | Certification | Keys and Cryptography | NIV  
Clearing and Settlements | Disputes and Arbitration | EDMS | Other

Comments:



	Participants	Vendors
<b>Audience:</b>		
<b>Issuers:</b>	<u>For reference</u>	<u>For reference</u>
<b>Acquirers:</b>	<u>For reference</u>	<u>For reference</u>

Comments:



**Contents:** *This document regulates the principles of application of interchange fees (IF) to the Mir and the Partner Payment System Participants' Transactions and sets forth the fee rates and main conditions for their charging*



**Testing/Check by NSPK:** Mandatory | Optional | Not required

Comments:



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## Revision List

MIR.05.222.0-21.00.00		Mir Payment System Standard. Mir Payment System Interchange Fees
Version	Revision Date	Revision Content
1.0	01.10.2016	Initial version
1.1	01.02.2017	<ul style="list-style-type: none"> <li>• The text of Cl. 1 <i>General Provisions</i> has been amended;</li> <li>• Table 2.1. <i>IF Payer</i> under <i>Card-to-Card Transaction</i> has been amended;</li> <li>• Table 2.2. Classic Privilege and Classic Privilege Plus interchange fees have been added;</li> <li>• Table 2.2. Cl. 7 <i>Card-to-Card Transaction from a Mir Card to another Mir Card</i> has been amended;</li> <li>• Table 2.2. The wording "with high volume" has been replaced with "under a special interchange fee program";</li> <li>• Table 2.2., Cl. 1 MCC code names have been amended in accordance with the Standard <i>Requirements to Merchant Category Codes (MCC) Assignment. MIR 05.222.1-26.00.00</i></li> </ul>
1.2	01.08.2017	<ul style="list-style-type: none"> <li>• The text of Cl. 1 <i>General Provisions</i> has been amended;</li> <li>• Cl. 2.3 <i>Interchange Fee Rates for Transactions between the Mir Participants and the Partner Payment System Participants (ArCa PS)</i> has been added;</li> <li>• Table 2.2., Cl. 2 <i>Purchase of Goods (Works, Services)</i> has been supplemented in part of processing of contactless transactions performed via a payment application installed on a Cardholder's device</li> </ul>
1.3	01.11.2017	<ul style="list-style-type: none"> <li>• Table 2.2., Cl. 1, Subcl. 11, 18, 19 have been amended;</li> <li>• Table 2.3., Cl. 1, Subcl. 11, 18, 19 have been amended;</li> <li>• In Section 1 <i>General Provisions</i>, the name of the document determining the additional interchange fee rates for purchase transactions of goods (works, services) performed by the Mir Participants under the loyalty program has been amended</li> </ul>

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## 1. General Provisions

This document is a Mir System Standard that regulates the principles of application of interchange fees (IF) to the Mir and the Partner Payment System Participants' Transactions and sets forth the fee rates and main conditions for their charging for the Mir and the Partner Payment System Participants.

The clearing system IF calculation procedure shall be provided in the document *NSPK Operations and Payment Clearing Centre. Interchange Fees*.

The Mir Participants shall have the right to determine the IF rates, different to those specified herein, provided that the Mir Participants enter into a separate agreement on the IF changing and notify the Operator in the format stipulated by the *Standard on Individual Interchange Fee Rates Applied among Mir PS Participants (MIR.05.222.1-22.00.00)*. The rates set forth herein shall be applied to all transactions between the Mir Participants, unless otherwise agreed by the Mir Participants.

The Mir Operator shall have the right to amend and supplement the effective IF rates at its sole discretion subject to prior notification of the Mir Participants pursuant to the procedure established by the Mir Regulations on the System Standards' amendment.

The IF rates shall be executed in the Russian Federation currency as a fixed amount or a percentage of a Transaction amount.

The additional interchange fee rates for purchase transactions of goods (works, services) performed by the Mir Participants under the loyalty program are determined in the *Mir Payment System Loyalty Program Fees (MIR.17.141.0-21.00.00)*.

## 2. Interchange Fees

### **Fees**

These fees shall be credited to and/or debited from a Mir Participant's account in favor of another Mir Participant in rubles (according to the transaction types listed in Table 2.1).

### **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 Fees shall be prepared by the Payment Clearing Centre on behalf of the Mir Participant and included in the Mir Participant's Net Position. Information on the IF amount shall be included in the Reports generated by the Payment Clearing Centre and sent to the Mir Participant. The IF amounts shall not be subject to VAT.

## 2.1. IF Payer as per Transaction Type

Transaction	Transaction Description	IF Payer
Purchase	Payment for 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 due to a processing error	Issuer
Reversal (Credit Transaction)	A credit transaction is cancelled	Acquirer
Reversal (Cash Advance)	A cash disbursement transaction 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 (Cash-to-Card)	The Issuer initiated cash-to-card 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
Chargeback Reversal (Cash-to-Card)	An erroneous cash-to-card chargeback submission is cancelled by the Issuer	Issuer
Representment (Purchase)	The Acquirer presents a chargeback of a purchase back to the Issuer	Acquirer

Transaction	Transaction Description	IF Payer
Representment (Credit Transaction)	The Acquirer presents a chargeback of a credit transaction back to the Issuer	Issuer
Representment (Cash Advance)	The Acquirer presents a chargeback of a cash advance back to the Issuer	Issuer
Representment (Cash-to-Card)	The Acquirer presents a chargeback of a cash-to-card 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
Representment Reversal (Cash-to-Card)	An erroneous cash-to-card representment is cancelled by the Acquirer	Acquirer
Second Chargeback (Purchase)	The Issuer initiated a purchase transaction chargeback again	Issuer
Second Chargeback (Credit Transaction)	The Issuer initiated a credit transaction chargeback again	Acquirer
Second Chargeback (Cash Advance)	The Issuer initiated a cash advance transaction chargeback again	Acquirer
Second Chargeback (Cash-to-Card)	The Issuer initiated a cash-to-card transaction chargeback again	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
Second Chargeback Reversal (Cash-to-Card)	An erroneous cash-to-card second chargeback is cancelled by the Issuer	Issuer
Card-to-Card Transaction	Using an Acquirer Bank's device, a Cardholder initiates money transfer to a Cardholder's account	Acquirer



Transaction	Transaction Description	IF Payer
Chargeback (Card-to-Card Transaction)	The Issuer initiated card-to-card transaction dispute cycle	Sending Issuer and Receiving Issuer
Chargeback Reversal (Card-to-Card Transaction)	An erroneous card-to-card chargeback submission is cancelled by the Issuer	Acquirer
Representment (Card-to-Card Transaction)	The Acquirer submits a chargeback of a card-to-card transaction back to the Issuer	Acquirer
Representment Reversal (Card-to-Card Transaction)	An erroneous card-to-card transaction representment is cancelled by the Acquirer	Sending Issuer and Receiving Issuer
Second Chargeback (Card-to-Card Transaction)	The Issuer resubmitted a chargeback of a card-to-card transaction	Sending Issuer and Receiving Issuer
Second Chargeback Reversal (Card-to-Card Transaction)	An erroneous card-to-card transaction second chargeback is cancelled by the Issuer	Acquirer
Cash-to-Card Transaction	Cardholder credits card account with cash	Receiving Issuer
ATM Balance Inquiry	Cardholder requests information on funds available on the card account	Issuer
ATM Cash Disbursement Failed Authorization Message	Failed authorization requests due to: a) format error (response code 30) or b) Issuer unavailable (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 unavailable) - fee is charged provided that the authorization response was generated by the Issuer or the Stand-in Authorization Service	Issuer
PIN Change	Cardholder changed PIN at ATM	Issuer
Request for a Copy of the Transaction Document (RFC)	The Issuer requested a copy of a transaction document for dispute resolution	Issuer

## 2.2. Interchange Fee Rates for Domestic Transactions

No.	Transaction	Rate per Transaction (%/RUB)
1	Purchase of goods (works/services) according to the Merchant's type of activity (Merchant Category Classification Code - MCC) <sup>1</sup>	
	Clauses 1) to 8): transaction processing period – within 3 business days; applicable to all card products, except for the Debit and Prepaid Cards	
	1) Utilities — Electric, Gas, Water and Sanitary; MCC 4900	RUB 4.00
	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) Groceries and Supermarkets; MCC 5411, under a special interchange fee program	0.50%
	4) Local and Suburban Commuter Passenger Transportation, including Ferries; MCC 4111, Bus Lines; MCC 4131	0.50%
	5) Household Appliance Stores; MCC 5722, under a special interchange fee program	0.50%
	6) Wholesale Clubs; MCC 5300, under a special interchange fee program	0.50%
	7) Fast Food Restaurants; MCC 5814	0.50%
	8) Postal Services – Government Only; MCC 9402	0.50%
1	Clause 9): transaction processing period – within 3 business days; applicable to all card products, except for the Debit, Prepaid and Classic Debit Cards	
	9) Grocery Stores and Supermarkets; MCC 5411	1.20%

<sup>1</sup> If a transaction does not meet the qualifying requirements set out in Cl. 1, the rates as per Cl. 2-4 apply.

Clauses 10) to 16): applicable to all card products, except for the Debit, Prepaid and Classic Debit Cards		
10)	Telecommunication Services; MCC 4814	1.00%
11)	Airlines and Air Carriers; MCCs 3000-3350, 4511	1.00%
12)	Passenger Railways; MCC 4112	1.00%
13)	Children’s and Infants Wear Shops; MCC 5641, Hobby, Toy and Game Shops; MCC 5945, under a special interchange fee program	1.00%
14)	Travel Agencies and Tour Operators; MCC 4722	1.00%
15)	Service stations; MCC 5541, Automated Fuel Dispensers; MCC 5542	1.00%
16)	Sales, Service, Repairs, Parts and Leasing Car and Truck Dealers; MCC 5511	1.00%
Clause 17): applicable to all card products		
17)	Tax Payments (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 Russian Federation Pension Fund, payments to the Federal Compulsory Medical Insurance Fund); MCC 9311	0.00%
Clauses 18) and 19): according to the type of the card products		
18)	Automobile Rental Agencies MCCs 3351-3500, 7512	
	• Debit, Prepaid	0.30%, but not more than RUB 3.00
	• Classic Debit	0.80%
	• Classic Credit	1.30%
	• Classic Privilege	1.50%

	<ul style="list-style-type: none"> <li>• Classic Privilege Plus</li> </ul>	1.75%
	<ul style="list-style-type: none"> <li>• Premium</li> </ul>	2.00%
	19) Lodging – Hotels, Motels, Resorts, MCCs 3501-3999, 7011	
	<ul style="list-style-type: none"> <li>• Debit, Prepaid</li> </ul>	0.30%, but not more than RUB 3.00
	<ul style="list-style-type: none"> <li>• Classic Debit</li> </ul>	0.80%
	<ul style="list-style-type: none"> <li>• Classic Credit</li> </ul>	1.30%
	<ul style="list-style-type: none"> <li>• Classic Privilege</li> </ul>	1.50%
	<ul style="list-style-type: none"> <li>• Classic Privilege Plus</li> </ul>	1.75%
	<ul style="list-style-type: none"> <li>• Premium</li> </ul>	2.00%
2	Purchase of goods (works/services) (subject to all conditions being met: card present, card details are obtained using contact or contactless chip data or contactless data via a payment application installed on a Cardholder's device, authentication method: PIN or signature, or authentication on a Cardholder's device, period for transaction processing by the Acquirer – within 3 business days), according to the card product:	
	<ul style="list-style-type: none"> <li>• Debit, Prepaid</li> </ul>	0.30%, but not more than RUB 3.00
	<ul style="list-style-type: none"> <li>• Classic Debit</li> </ul>	0.80%
	<ul style="list-style-type: none"> <li>• Classic Credit</li> </ul>	1.30%
	<ul style="list-style-type: none"> <li>• Classic Privilege</li> </ul>	1.50%
	<ul style="list-style-type: none"> <li>• Classic Privilege Plus</li> </ul>	1.75%
	<ul style="list-style-type: none"> <li>• Premium</li> </ul>	2.00%

3	Purchase of goods (works/services) (electronic and mobile commerce: involving secure authentication of a Cardholder or provided that Acquirer supports a transaction under secure authentication standards and Issuer is not certified for secure authentication; period for transaction processing by the Acquirer – within 3 business days), according to the card product:	
	• Debit, Prepaid	0.30%, but not more than RUB 3.00
	• Classic Debit	0.80%
	• Classic Credit	1.30%
	• Classic Privilege	1.50%
	• Classic Privilege Plus	1.75%
	• Premium	2.00%
4	Purchase of goods (works/services) (basic rate for transactions not meeting the conditions of the previous sections, namely, in one of the following situations: transaction performed without authentication; card not present; chip card present but contact or contactless chip not used for the data obtaining; period for transaction processing by the Acquirer – over 3 business days), according to the card product:	
	• Debit, Prepaid	0.40%, but not more than RUB 4.00
	• Classic Debit	1.00%
	• Classic Credit	1.50%
	• Classic Privilege	1.70%
	• Classic Privilege Plus	1.95%
5	Cash advance on all products	0.45%
	Transaction processing period over 3 business days	0.40%

6	Cash-to-Card Transaction	0.80%
7	Card-to-Card Transaction:	
	1) from a MIR card to another MIR card <sup>2</sup>	
	• Credit component of the operation (paid by the Acquirer in favor of the Receiving Issuer)	0.05%
	• Debit component of the operation (paid by the Acquirer in favor of the Sending Issuer)	0.15%
	2) Card-to-Card Transaction from another payment system's card or bank account to a MIR card	
	• Credit component of the operation (paid by the Acquirer in favor of the Receiving Issuer)	0.05%
	3) Card-to-Card Transaction from a MIR card to another payment system's card or bank account	
	• Debit component of the operation (paid by the Acquirer in favor of the Sending Issuer)	RUB 40.00
8	Balance inquiry at ATM	RUB 5.00
9	ATM cash disbursement failed authorization message	RUB 0.50
10	PIN change at ATM	RUB 10.00
11	Request for a copy of the transaction document (RFC)	RUB 20.00

<sup>2</sup> An additional commission fee amount charged by the Acquirer to the Cardholder shall be not more than 1% of a transaction amount.

### 2.3. Interchange Fee Rates for Transactions between the Mir Participants and the Partner Payment System Participants (ArCa PS)

No.	Transaction	Rate per Transaction (%/RUB)
1	Purchase of goods (works/services) according to the Merchant's type of activity (Merchant Category Classification Code - MCC) <sup>3</sup>	
	Clauses 1) to 8): transaction processing period – within 3 business days; applicable to all card products, except for the Debit and Prepaid Cards	
	1) Utilities — Electric, Gas, Water and Sanitary; MCC 4900	RUB 4.00
	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) Groceries and Supermarkets; MCC 5411, under a special interchange fee program	0.50%
	4) Local and Suburban Commuter Passenger Transportation, including ferries; MCC 4111, Bus Lines; MCC 4131	0.50%
	5) Household Appliance Stores; MCC 5722, under a special interchange fee program	0.50%
	6) Wholesale Clubs; MCC 5300, under a special interchange fee program	0.50%
	7) Fast Food Restaurants; MCC 5814	0.50%
	8) Postal Services – Government Only; MCC 9402	0.50%
1	Clause 9): transaction processing period – within 3 business days; applicable to all card products, except for the Debit, Prepaid and Classic Debit Cards	
	9) Grocery Stores and Supermarkets; MCC 5411	1.20%

<sup>3</sup> If a transaction does not meet the qualifying requirements set out in Cl. 1, the rates as per Cl. 2-4 apply.

Clauses 10) to 16): applicable to all card products, except for the Debit, Prepaid and Classic Debit Cards		
10)	Telecommunication Services; MCC 4814	1.00%
11)	Airlines and Air Carriers; MCCs 3000-3350, 4511	1.00%
12)	Passenger Railways; MCC 4112	1.00%
13)	Children's and Infant's Wear Shops; MCC 5641, Hobby, Toy and Game Shops; MCC 5945, under a special interchange fee program	1.00%
14)	Travel Agencies and Tour Operators; MCC 4722	1.00%
15)	Service stations; MCC 5541, Automated Fuel Dispensers; MCC 5542	1.00%
16)	Sales, Service, Repairs, Parts and Leasing Car and Truck Dealers; MCC 5511	1.00%
Clause 17): applicable to all card products		
17)	Tax Payments (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 Russian Federation Pension Fund, payments to the Federal Compulsory Medical Insurance Fund); MCC 9311	0.00%
Clauses 18) and 19): according to the type of the card products		
18)	Automobile Rental Agencies, MCCs 3351-3500, 7512	
	• Debit, Prepaid	0.30%, but not more than RUB 3.00
	• Classic Debit	0.80%
	• Classic Credit	1.30%
	• Classic Privilege	1.50%



	<ul style="list-style-type: none"> <li>• Classic Privilege Plus</li> </ul>	1.75%
	<ul style="list-style-type: none"> <li>• Premium</li> </ul>	2.00%
	19) Lodging – Hotels, Motels, Resorts, MCCs 3501-3999, 7011	
	<ul style="list-style-type: none"> <li>• Debit, Prepaid</li> </ul>	0.30%, but not more than RUB 3.00
	<ul style="list-style-type: none"> <li>• Classic Debit</li> </ul>	0.80%
	<ul style="list-style-type: none"> <li>• Classic Credit</li> </ul>	1.30%
	<ul style="list-style-type: none"> <li>• Classic Privilege</li> </ul>	1.50%
	<ul style="list-style-type: none"> <li>• Classic Privilege Plus</li> </ul>	1.75%
	<ul style="list-style-type: none"> <li>• Premium</li> </ul>	2.00%
2	Purchase of goods (works/services) (subject to all conditions being met: card present, card details are obtained using contact or contactless chip data, authentication method: PIN or signature, period for transaction processing by the Acquirer – within 3 business days), according to the card product:	
	<ul style="list-style-type: none"> <li>• Debit, Prepaid</li> </ul>	0.30%, but not more than RUB 3.00
	<ul style="list-style-type: none"> <li>• Classic Debit</li> </ul>	0.80%
	<ul style="list-style-type: none"> <li>• Classic Credit</li> </ul>	1.30%
	<ul style="list-style-type: none"> <li>• Classic Privilege</li> </ul>	1.50%
	<ul style="list-style-type: none"> <li>• Classic Privilege Plus</li> </ul>	1.75%
	<ul style="list-style-type: none"> <li>• Premium</li> </ul>	2.00%

3	Purchase of goods (works/services) (electronic and mobile commerce: involving secure authentication of a Cardholder or provided that Acquirer supports a transaction under secure authentication standards and Issuer is not certified for secure authentication; period for transaction processing by the Acquirer – within 3 business days), according to the card product:	
	• Debit, Prepaid	0.30%, but not more than RUB 3.00
	• Classic Debit	0.80%
	• Classic Credit	1.30%
	• Classic Privilege	1.50%
	• Classic Privilege Plus	1.75%
	• Premium	2.00%
4	Purchase of goods (works/services) (basic rate for transactions not meeting the conditions of the previous sections, namely, in one of the following situations: transaction performed without authentication; card not present; chip card present but contact or contactless chip not used for the data obtaining; period for transaction processing by the Acquirer – over 3 business days), according to the card product:	
	• Debit, Prepaid	0.40%, but not more than RUB 4.00
	• Classic Debit	1.00%
	• Classic Credit	1.50%
	• Classic Privilege	1.70%
	• Classic Privilege Plus	1.95%
	• Premium	2.00%
5	Cash advance on all products	0.50%
	Transaction processing period over 3 business days	0.40%

6	Cash-to-Card Transaction	0.80%
7	Card-to-Card Transaction:	
	1) from a MIR / ArCa card to another MIR / ArCa card <sup>4</sup>	
	• Credit component of the operation (paid by the Acquirer in favor of the Receiving Issuer)	0.05%
	• Debit component of the operation (paid by the Acquirer in favor of the Sending Issuer)	0.15%
8	Balance inquiry at ATM	RUB 5.00
9	ATM cash disbursement failed authorization message	RUB 0.50
10	PIN change at ATM	RUB 10.00
11	Request for a copy of the transaction document (RFC)	RUB 20.00

<sup>4</sup> An additional commission fee amount charged by the Acquirer to the Cardholder shall be not more than 1% of a transaction amount.