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MIR Payment System Regulations.

Appendix 4. Fees

MIR.05.141.0-20.00.00-8

Version 3.3

The official language of the "MIR Payment System Regulations. Appendix 4. Fees" (Version 3.3) is Russian. This English language text is not an official translation and is provided for information purposes only.

In the event of any discrepancies between the English version and the Russian original, the Russian original shall prevail. The recipient is solely responsible for the use of the information contained herein



Moscow, 2018



Revision List

MIR.05.141.0-20.00.00-8		MIR Payment System Regulations. Appendix 4. 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 is clarified
3.0	01.10.2016	Section 3 <i>Interchange Fees</i> is removed. The exhaustive list of amendments is specified in Appendix 1
3.1	01.02.2017	<ul style="list-style-type: none"> • Amendments are 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>; • 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; • Wording of Cl. 2.4.4.1. <i>Verification Transactions</i> is clarified; • Wording of footnotes 3 and 8 is clarified; • Cl. 2.4.10. <i>Device Locator</i> is removed; • Appendix 1 is removed
3.2	01.08.2017	<ul style="list-style-type: none"> • Wording of Cl. 2.2.1. <i>Participant's Basic Configuration Setting within the Activity Type</i> is clarified; • Wording of footnote 5 to Cl. 2.2.2. <i>Participant's Configuration Modification</i> is clarified; • Wording of footnote 8 to Cl. 2.2.4.5. <i>Certification Testing Services</i> is clarified; • Fee under Cl. 2.2.4.8. <i>A Set of Multipurpose Test Cards</i> is reduced; • Wordings of Cl. 2.2.4.8. <i>Acquiring Network Certification Integration Testing Services. A Set of Multipurpose Test Cards</i> and Cl. 2.2.4.9. <i>Acquiring Network Certification Integration Testing Services. Additional Multipurpose Test Card</i> are clarified;

		<ul style="list-style-type: none"> • 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. 2.4. are supplemented by Cl. 2.4.10. <i>Participant's Portfolio Non-Standard Reports</i>; • Footnote 15 to Cl. 2.4.7. <i>Payment Clearing Transaction Processing (Charged to the Issuer)</i> is removed; • 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; • Charging procedure in Cl. 2.4.10. <i>Participant's Portfolio Non-Standard Reports</i> is clarified; • 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
3.3	01.04.2018	<ul style="list-style-type: none"> • Cl. <i>Fees</i> of Section 2. <i>Operating, Authorization, Payment Clearing and Other Service Fees</i> is amended in terms of the VAT application procedure; • For each service, the VAT application procedure is determined in relation to the Participant's state of registration; • The period of no charging fees to Non-Resident Participants is specified throughout the entire document; • Wording of footnote 9 to Cl. 2.2.4.6. <i>Acquiring Network Certification Integration Testing. Complete Package</i> is clarified; • Wording of footnote 10 to Cl. 2.2.4.7. <i>Acquiring Network Certification Integration Testing. Simplified Package</i> is clarified; • Wording of footnote 11 to Cl. 2.4.1. <i>Aggregated Fee for Operating, Authorization, Payment Clearing and Other Services of Cl. 2.4</i> is clarified; • Wording of Cl. 2.4.5.3. <i>Stand-In BIN-Range Maintenance Service and Additional Verifications</i> is clarified; • Charging conditions under Cl. 2.4.8.5. <i>Other Card Products</i> are clarified; • Charging conditions under Cl. 2.4.10.1. <i>Generation of the Participant's Portfolio Non-Standard Reports at the Participant's Request</i> are clarified; • Wording of Cl. 2.6.1.1. <i>Granting an Access to Dispute Plus, an Automated Dispute Documentation Exchange System</i> is clarified; • Fee under Cl. 2.6.3.2. <i>System Resolution</i> is combined with the fee under Cl. 2.6.3.1. <i>Referring a Dispute Case for Resolution to the System</i> with the wording clarification <i>Dispute Review and Final Resolution by the System</i>; • Wording of Cl. 2.6.4. <i>Transaction Information</i> is clarified; • Footnote 16 to Cl. 2.6.3.1 <i>Dispute Review and Final Resolution by the System</i> is added

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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 (RF) 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 recalculation 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 website: 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 fee amount is indicated in the fees net of taxes and duties established by the laws of the Russian Federation and the laws of the Participant's state of registration and/or the state where the Participant runs its business.

All taxes and duties imposed on a service shall be paid above the agreed fees.

Taxes and duties provided for by the laws of the Participant's state of registration and/or the state where the Participant runs its business shall be paid by the Participant independently, unless otherwise stipulated by the specified laws, including international treaties.

The services marked with *Yes* in the field *VAT in the Russian Federation* are subject to VAT in accordance with the laws of the Russian Federation or the Treaty on the Eurasian Economic Union (EEU). These services are subject to VAT in the Russian Federation.

The fee for the services marked with (*) is not applied to Non-Resident Participants until **March 31, 2021**.

The Participant's state of registration in the EEU is the state that is a member of the EEU.

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 Net Position, unless otherwise specified in the MIR Regulations, Standards or herein. By acceding to the Regulations, the Participant entitles the Settlement Center to debit the Operator's fees included in the Net Position Register to the Participant's account.

Information on the services and service fees shall be included in the Participant's Payment Report generated by the Payment Clearing Center. The Report generation procedure and its format are specified in the *MIR PS OPCC Operational Procedure Manual. Part II. Operational Interaction Guidelines*. The Operator sends to the Participant work completion\service provision certificates and invoices where provided for by the laws of the Russian Federation via the electronic document management system (SEDO NSPK). In addition, the Operator shall send hard copies to the Participant's address by mail or by special delivery. When sent via SEDO NSPK, e-documents are deemed received by the Participant in accordance with the SEDO rules.

The document exchange procedure between the Operator and the Participant is set forth in Section 12 of 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	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
2.1.1.1.	BIN assignment	Participant	one-time payment \ per a BIN	RUB 10,000	No	No	No
2.1.1.2.	BIN support	Participant	monthly \ per a BIN upon BIN assignment \ BIN registration ¹	RUB 300	No	No	No

¹ 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	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
2.2.1.1.	as per type A ²	Participant ³	one-time payment	RUB 600,000	No	No	No
2.2.1.2.	as per type B ²			RUB 400,000	No	No	No
2.2.1.3.	as per type C ²			RUB 400,000	No	No	No

² For classification of participation and activity types see *MIR Payment System Regulations. Appendix 2. Accession to the MIR Payment System Regulations. APPLICATION FORM (MIR.05.141.0-20.00.00-2)*.

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

2.2.2. Participant's Configuration Modification⁴ (*)

No.	Service Description	Payer	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
2.2.2.1.	Configuration modification within a project	Participant	one-time payment \ per a project month	RUB 50,000	No	No	No
2.2.2.2.	Configuration modification outside of a project		one-time payment	RUB 15,000	No	No	No
2.2.2.3.	Configuration modification due to change of the Participant's activity type	Participant	one-time payment	RUB 250,000	No	No	No

2.2.3. Issuer Key Operational Certificate (*)

No.	Service Description	Payer	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
2.2.3.1.	Issuer key operational certificate	Issuer	one-time payment \ per a certificate ⁵	RUB 4,000	No	No	No

⁴ Applied to configuration modification of Direct Participants, Indirect Participants, System Participants and members of a System Participant.

⁵ No fee is charged for the Issuer test key certificate

Certification Testing Services

2.2.4. Testing and Certification Services (*)

No.	Service Description	Payer	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
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 ⁶	monthly \ per a CPVT registered user	RUB 5,000	Yes	Yes	No
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 ⁶	one-time payment \ per a profile	RUB 40,000	Yes	Yes	Yes
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 ⁶	one-time payment \ per a profile test	RUB 20,000	Yes	Yes	Yes
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 ⁶	one-time payment \ per a profile	RUB 60,000	Yes	Yes	Yes

⁶ Direct Participant, Type A and B Indirect Participant.

No.	Service Description	Payer	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
2.2.4.5.	Certification testing services ⁷	Participant ⁸	one-time payment \ per a service	RUB 25,000	Yes	Yes	Yes
2.2.4.6.	Acquiring network certification integration testing. Complete package ⁹	Participant ⁸	one-time payment \ per a package	RUB 75,000	Yes	Yes	Yes
2.2.4.7.	Acquiring network certification integration testing. Simplified package ¹⁰	Participant ⁸	one-time payment \ per a package	RUB 35,000	Yes	Yes	Yes
2.2.4.8.	Acquiring network certification integration testing. A set of multipurpose test cards	Participant ⁸	one-time payment \ per a set of cards	RUB 3,000	Yes	Yes	Yes
2.2.4.9.	Acquiring network certification integration testing. Additional multipurpose test card	Participant ⁸	one-time payment \ per a card	RUB 1,500	Yes	Yes	Yes
2.2.4.10.	Acquiring network certification integration testing. Additional verification of test results beyond those included in the complete package	Participant ⁸	one-time payment \ per a test	RUB 35,000	Yes	Yes	Yes

⁷ Charged on the basis of a Request for Certificate of host-to-host (additional) testing.

⁸ Type A, B or C Participant.

⁹ A complete service package for one Group of Identical Terminals includes: review of a set of documents submitted by the Participant, checking parameters of the ANCIT Request, access granting to the test environment, Test Report generation, ANCIT results verification (2 iterations), issuing of a Conformity Certificate.

¹⁰ A simplified service package includes: review of an ANCIT Request, review of conditions for a simplified testing, issuing of an Information Letter.

2.3. Access to Telecommunications Network

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

No.	Service Description	Payer	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
2.3.1.1.	Access to the System Data Transmission Telecommunications Network	Direct Participant \ System Participant	monthly	RUB 50,000	Yes	Yes	Yes

2.4. Operating, Authorization and Payment Clearing Services

2.4.1. Aggregated fee for operating, authorization, payment clearing and other services under Cl.2.4 ¹¹ (*)

No.	Service Description	Payer	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
2.4.1.1.	Aggregated fee for operating, authorization, payment clearing and other services	Direct Participant \ System Participant	monthly \ per month	RUB 30,000	No	No	No
2.4.1.2.	Aggregated fee for operating, authorization, payment clearing and other services	Indirect Participant	monthly \ per month	RUB 20,000	No	No	No

¹¹ Charged in the amount equal to the difference in the fee rate under Cl. 2.4.1.1. or Cl. 2.4.1.2 and the sum of fees under Cl. 2.4.2. – Cl. 2.4.10. If the sum of fees under Cl. 2.4.2. – Cl. 2.4.10 is equal to or exceeds the fee rate under Cl. 2.4.1.1 or Cl. 2.4.1.2, the fee specified in Cl. 2.4.1 is not charged.

2.4.2. Processing of Successful Financial Authorization Requests

No.	Service Description	Payer	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
2.4.2.1.	Debit ¹² , Prepaid card ¹²	Issuer	weekly \ per a transaction under RUB 250	RUB 0.10	No	No	No
2.4.2.2.	Debit ¹² , Prepaid card ¹²	Issuer	weekly \ per a transaction from RUB 250 to 5,000	RUB 0.40	No	No	No
2.4.2.3.	Debit ¹² , Prepaid card ¹²	Issuer	weekly \ per a transaction over RUB 5,000	RUB 0.60	No	No	No
2.4.2.4.	Other card products	Issuer	weekly \ per a transaction under RUB 250	RUB 0.20	No	No	No
2.4.2.5.	Other card products	Issuer	weekly \ per a transaction from RUB 250 to 5,000	RUB 0.50	No	No	No
2.4.2.6.	Other card products	Issuer	weekly \ per a transaction over RUB 5,000	RUB 0.75	No	No	No

¹² Including card Business.

2.4.3. Processing of Non-Financial and Failed Authorization Requests

No.	Service Description	Payer	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
2.4.3.1.	Processing of non-financial and failed ¹³ authorization requests (decline response, balance inquiry, PIN change)	Issuer	weekly \ per a transaction	RUB 0.50	No	No	No

2.4.4. Verification Transactions

No.	Service Description	Payer	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
2.4.4.1.	Verification transactions (verification of the System payment application cryptogram, NSPK-CAV cryptogram)	Issuer	weekly \ per a transaction	RUB 0.30	No	No	No

¹³ 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

No.	Service Description	Payer	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
2.4.5.1.	Authorization request processing by the Stand-In Service	Issuer	weekly \ per a transaction	RUB 1.00	No	No	No
2.4.5.2.	Exception file listing	Issuer	monthly \ per a record	RUB 0.50	No	No	No
2.4.5.3.	Stand-In BIN-range maintenance Service and Additional Verifications (*)	Issuer	monthly \ per a BIN-range	RUB 500	No	No	No

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

No.	Service Description	Payer	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
2.4.6.1.	Debit ¹² , Prepaid card ¹²	Issuer	weekly \ per a transaction	RUB 0.30	No	No	No
2.4.6.2.	Other card products	Issuer	weekly \ based on a weekly	0.15%	No	No	No

No.	Service Description	Payer	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
			transaction volume				

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

No.	Service Description	Payer	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
2.4.7.1.	Debit ¹² , Prepaid card ¹²	Issuer	weekly \ per a transaction under RUB 250	RUB 0.10	No	No	No
2.4.7.2.	Debit ¹² , Prepaid card ¹²	Issuer	weekly \ per a transaction from RUB 250 to 5,000	RUB 0.40	No	No	No
2.4.7.3.	Debit ¹² , Prepaid card ¹²	Issuer	weekly \ per a transaction over RUB 5,000	RUB 0.60	No	No	No
2.4.7.4.	Other card products	Issuer	weekly \ per a transaction under RUB 250	RUB 0.20	No	No	No
2.4.7.5.	Other card products	Issuer	weekly \ per a transaction from RUB 250 to 5,000	RUB 0.50	No	No	No
2.4.7.6.	Other card products	Issuer	weekly \ per a transaction over RUB 5,000	RUB 0.75	No	No	No

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

No.	Service Description	Payer	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
2.4.8.1.	Debit ¹² , Prepaid card ¹²	Acquirer	weekly \ per a transaction under RUB 250	RUB 0.10	No	No	No
2.4.8.2.	Debit ¹² , Prepaid card ¹²	Acquirer	weekly \ per a transaction from RUB 250 to 5,000	RUB 0.40	No	No	No
2.4.8.3.	Debit ¹² , Prepaid card ¹²	Acquirer	weekly \ per a transaction over RUB 5,000	RUB 0.60	No	No	No
2.4.8.4.	Other card products	Acquirer	weekly \ per a transaction under RUB 50, MCC 4111, 4131	RUB 0.10	No	No	No
2.4.8.5.	Other card products	Acquirer	weekly \ per a transaction from RUB 0 to 250, except for transactions indicated in Cl. 2.4.8.4.	RUB 0.20	No	No	No
2.4.8.6.	Other card products	Acquirer	weekly \ per a transaction from RUB 250 to 5,000	RUB 0.50	No	No	No
2.4.8.7.	Other card products	Acquirer	weekly \ per a transaction over RUB 5,000	RUB 0.75	No	No	No

2.4.9. Net Position (*)

No.	Service Description	Payer	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
2.4.9.1.	Net position calculation	Participant	monthly \ per month	RUB 10,000	No	No	No

2.4.10. Participant's Portfolio Non-Standard Reports (*)

No.	Service Description	Payer	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
2.4.10.1.	Generation of the Participant's portfolio non-standard reports at the Participant's request	Participant	monthly \ per a report type \ reconciliation category	RUB 1,000	No	No	No

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	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
2.5.1.1.	Debit ¹² , Prepaid card ¹²	Issuer	quarterly \ per a transaction	RUB 0.30	Yes	No	No
2.5.1.2.	Debit ¹² , Prepaid card ¹²	Acquirer	quarterly \ per a transaction, except for transactions indicated in Cl. 2.5.1.3.	RUB 0.30	Yes	No	No
2.5.1.3.	Debit ¹² , Prepaid card ¹²	Acquirer	quarterly \ based on a quarterly transaction volume under RUB 50, MCC 4111, 4131	0.03%	Yes	No	No
2.5.1.4.	Other card products	Issuer	quarterly \ based on a quarterly transaction volume	0.03%	Yes	No	No
2.5.1.5.	Other card products	Acquirer	quarterly \ based on a quarterly transaction volume	0.03%	Yes	No	No

2.5.2. Trademark Placement on MIR Cards

No.	Service Description	Payer	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
2.5.2.1.	Premium card ¹²	Issuer	quarterly \ per a card	- ¹⁴	Yes	No	No
2.5.2.2.	Other card products	Issuer	quarterly \ per a card	- ¹⁴	Yes	No	No

¹⁴ The fee rate will be provided additionally.

2.6. Chargeback Processing

2.6.1. Access Granting (*)

No.	Service Description	Payer	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
2.6.1.1.	Granting an access to <i>Dispute Plus</i> , an automated dispute documentation exchange system	Participant	monthly \ per every 10 system users ¹⁵	RUB 10,000	Yes	Yes	No

2.6.2. Chargeback Transaction Processing (*)

No.	Service Description	Payer	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
2.6.2.1.	Processing of a chargeback transaction envisaging provision of dispute documentation	Transaction initiator	monthly \ per a transaction	RUB 100	No	No	No

¹⁵ i.e. ≤10 users – RUB 10,000; 11≤20 users – RUB 20,000; 21≤30 users – RUB 30,000, etc.

2.6.3. Final Dispute Resolution by the System (*)

No.	Service Description	Payer	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
2.6.3.1.	Dispute review and final resolution by the System ¹⁶	Participant - the Party held liable	one-time payment \ per a dispute case	RUB 25,000	Yes	Yes	Yes

2.6.4. Transaction Information (*)

No.	Service Description	Payer	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
2.6.4.1.	Provision of information on Card transactions	Participant	one-time payment \ per a request	RUB 50	No	No	No
2.6.4.2.	Provision of detailed information on Card transactions	Participant	one-time payment \ per a transaction	RUB 75	No	No	No

¹⁶ Dispute review and its final resolution by the System performed due to processing of a *Request for Payment Information (ZIP)* dispute business process are excluded when calculating fees.

2.7. Information and Consulting Services

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

No.	Service Description	Payer	Frequency \ Charging Conditions	Rate (RUB \ %)	VAT in the Russian Federation		
					Participant's State of Registration		
					RF	EEU	Other
2.7.1.1.	Web format	Participant	one-time payment \ per a seminar participant	RUB 3,000	Yes	No	No
2.7.1.2.	Face-to-face format, less than 4 hours	Participant	one-time payment \ per a seminar participant	RUB 8,000	Yes	No	No
2.7.1.3.	Face-to-face format, 4 ≤ 8 hours	Participant	one-time payment \ per a seminar participant	RUB 15,000	Yes	No	No
2.7.1.4.	Face-to-face format, 4 ≤ 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	Yes	No	No
2.7.1.5.	Face-to-face format, over 8 hours	Participant	one-time payment \ per a seminar participant	RUB 20,000	Yes	No	No
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	Yes	No	No
2.7.1.7.	Custom-made seminar at the Participant's request (face-to-face) ¹⁷	Participant	one-time payment \ per a seminar participant	RUB 30,000	Yes	No	No

¹⁷ In case a seminar is held outside of Moscow, the Participant shall reimburse all actual costs incurred by NSPK JSC in relation to arrangement of such seminar under an invoice issued.

3. Fee for the Settlement Center's Services

The service fee of the Settlement Center, 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*.