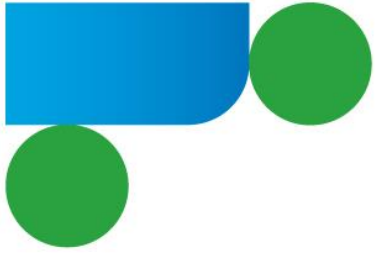


Effective February 16, 2017



Mir Payment System Interchange Fees

MIR.05.222.0-21.00.00

Version 1.1



Moscow, 2017



History of Changes

MIR. 05.222.0-21.00.00		Mir Payment System Interchange Fees
Version	Date	Description
1.0	01.10.2016	Initial version
1.1	01.02.2017	Minor changes in the wording of Clause 1 “General Provisions”
		Table 2.1. Changes to the Payer
		Table 2.2. Classic Privilege and Classic Privilege Plus interchange fees added
		Table 2.2, p. 7 “Card-to Card transaction from a MIR card to another MIR card” changed
		Table 2.2. The wording “with high customer volume” changed to “under a special interchange fee program”
		Table 2.2, p. 1, subparagraphs 10, 13, 15 – Names of MCC codes changed

Contents

1. General Provisions.....	4
2. Interchange Fees	5
2.1. IF Payer as per Transaction Type	5
2.2. Interchange Fee Rates	7

1. General Provisions

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

The Clearing system IF calculation procedure shall be provided in a separate document entitled "NSPK Operations and Payment Clearing Centre. Interchange Fees".

Mir Participants shall have the right to determine their IF rates, different to those set forth in this document, provided that the Participants agree on different rates by concluding a separate agreement on changing the IF and notifying the Operator in the format stipulated by the "Application and Notification Forms" Standard. The Rates set forth in this Standard shall be applied to all Participants' Mir operations unless agreed otherwise.

The Mir Operator shall have the right to make amendments and additions to the effective IF rates at its sole discretion by notifying the Participants in the manner provided in the Rules for changes to the System Standards.

The IF rates shall be listed in the Russian Federation currency as a fixed amount or percent of a Transaction Amount.

2. Interchange Fees

Fees

Fees shall be credited to and/or debited from a Participant’s account in favor of another Participant in rubles (depending on 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 Reimbursement Fees (IF) shall be prepared by the Payment Clearing Centre on behalf of the Participant and included in the Participant’s *Net* position.

Information on the IF amount shall be included in the Reports prepared by the Payment Clearing Centre and sent to the 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, usually due to a processing error	Issuer
Reversal (Credit Transaction)	A credit transaction is cancelled	Acquirer
Reversal (Cash Advance)	A cash disbursement operation 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 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

Transaction	Transaction description	IF payer
Representment (Purchase)	Acquirer presents a chargeback of a purchase back to the Issuer	Acquirer
Representment (Credit Transaction)	Acquirer presents a chargeback of a credit transaction back to the Issuer	Issuer
Representment (Cash Advance)	Acquirer presents a chargeback of a cash advance 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
Second Chargeback (Purchase)	Issuer reordered refund on Purchase Transaction	Issuer
Second Chargeback (Credit Transaction)	Issuer reordered refund on Chargeback Transaction	Acquirer
Second Chargeback (Cash Advance)	Issuer reordered refund on Cash Advance Transaction	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
Card-to-Card Transaction	Using Acquirer Bank's device, Cardholder initiates cash transfer to cardholder's account	Acquirer
Reversal (Card-to-Card Transaction)	A card-to-card transaction is cancelled by the Acquirer, usually due to a processing error	Sending Issuer and Receiving Issuer
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 presents 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	Receiving Issuer
Second Chargeback (Card-to-Card Transaction)	Issuer reordered chargeback on 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 caused by: a) format error (Response Code 30) or b) Issuer not accessible (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 not accessible) - 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 in ATM	Issuer

Transaction	Transaction description	IF payer
Request for copy of the Transaction Document (RFC)	The Issuer requested for a copy of a transaction document for dispute resolution	Issuer

2.2. Interchange Fee Rates

No.	Transaction	Rate per Transaction (%/RUB)
1	Purchase of goods (works/services) depending on the Merchant's type of activity (Merchant Category Classification Code - MCC) ¹ . Clauses 1) to 8): transaction processing period – within 3 working days; applicable to all card products, except for the Debit and Prepaid Card.	
	1) Utilities — electric, gas, water and sanitary; MCC 4900	RUB4.00
	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; 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	1.20%
	8) State Postal services; MCC 9402	0.50%
	Clause 9): transaction processing period – within 3 working days applicable to all card products, except for the Debit, Prepaid and Classic Debit cards.	
	9) Grocery and supermarkets; MCC 5411	1.20%
	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 3000-3299, 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) Fuel stations, including ancillary services; MCC 5541, Automated fuel dispensers; MCC 5542	1.00%
	16) Car and Truck Dealers; MCC 5511	1.00%
	Clause 17): applicable to all card products.	1.00%

¹ If a transaction does not meet the qualifying requirements set out in cl. 1, the rates as per cl. 2 to 4 apply.

	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): Depending on the type of the card products.	
	18) Automobile rentals (7512)	
	• Debit, Prepaid	0.30%, but not more than RUB3.00
	• Classic Debit	0.80%
	• Classic Credit	1.30%
	• Classic Privilege	1.50%
	• Classic Privilege Plus	1.75%
	• Premium	2.00%
	19) Lodging – hotels, motels, resorts, (7011)	
	• Debit, Prepaid	0.30%, but not more than RUB3.00
	• Classic Debit	0.80%
	• Classic Credit	1.30%
	• Classic Privilege	
	• Classic Privilege Plus	
	• Premium	2.00%
2	Purchase of goods (works/services) (subject to all conditions being met: card present, contact or contactless chip data used to obtain the card details, authentication method: PIN or signature, period for to transaction processing by the Acquirer – within 3 working days), depending on the card product:	
	• Debit, Prepaid	0.30%, but not more than RUB3.00
	• Classic Debit	0.80%
	• Classic Credit	1.30%
	• Premium	2.00%
3	Purchase of goods (works/services) (Electronic and mobile commerce: involving secure cardholder authentication or provided that Acquirer supports a transaction under secure authentication standards and Issuer is not certified for secure authentication; processing period – must be within 3 working days), depending on card product:	
	• Debit, Prepaid	0.30%, but not more than RUB3.00
	• Classic Debit	0.80%
	• Classic Credit	1.30%
	• Classic Privilege	1.50%

	<ul style="list-style-type: none"> • Classic Privilege Plus 	1.75%
	<ul style="list-style-type: none"> • Premium 	2.00%
4	Purchase of goods (works/services) (card present, contactless chip data capture, without authentication, transaction amount under RUR 1,000, processing time not exceeding 3 working days depending on the type of the card product)	
	<ul style="list-style-type: none"> • •Debit, Prepaid • •Classic Debit • •Classic Credit • •Classic Privilege • •Classic Privilege • •Premium 	0.30%, but not more than RUB3.00 0.80% 1.30% 1.50% 1.75% 2.00%
5	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 carried out without authentication; card not present; chip card present, but chip not used). Processing period – over 3 working days), depending on card product:	
	<ul style="list-style-type: none"> • Debit, Prepaid 	0.40%, but not more than RUB4.00
	<ul style="list-style-type: none"> • Classic Debit 	1.00%
	<ul style="list-style-type: none"> • Classic Credit 	1.50%
	<ul style="list-style-type: none"> • Classic Privilege 	1.70%
	<ul style="list-style-type: none"> • Classic Privilege 	1.95%
	<ul style="list-style-type: none"> • Premium 	2.00%
6	Cash advance on all products	0.45%
	Transaction processing period over 3 working days	0.40%
7	Cash-in Transaction	0.80%
8	Card-to-Card Transaction:	
	1) from a MIR card to another MIR card	
	<ul style="list-style-type: none"> • Credit operation paid by Acquirer in favor of the Receiving Issuer • Debit operation paid by Acquirer in favor of the Sending Issuer 	0.05% 0.15%
	2) Card-to-Card Transaction from another system's payment card or bank account to a MIR card:	
	<ul style="list-style-type: none"> • Credit operation paid by Acquirer in favor of the Receiving Issuer 	0.05%
	3) Card-to-Card Transaction from a MIR card to another system's payment card or bank account	
	<ul style="list-style-type: none"> • Debit operation paid by Acquirer in favor of the Sending Issuer 	RUB40.00
9	Balance inquiry in ATM	RUB5.00
10	ATM Cash disbursement failed authorization message	RUB0.50
11	PIN change in ATM	RUB10.00
12	Request for a copy of the Transaction Document (RFC)	RUB20.00