

APPROVED by
Resolution of
the Supervisory Board of JSC NSPC
(minutes No. 13 dated 1 October, 2015)

MIR PAYMENT SYSTEM

REGULATIONS

APPENDIX 3

SYSTEM PRODUCTS

The official language of the Mir Payment System Regulations (Version 1.0, Moscow 2015) is Russian and in case of any discrepancies between the original Regulations and the English version of the Regulations, the Russian version prevails.

Version 1.0

Moscow. 2015

1. MIR System Products

Products of the MIR Payment System cover a broad spectrum of cardholders' needs. They enable Participants to implement programmes for retail business development in all customer segments.

An issuer must support all types of Transactions with the System products (except for individual product types on which the Operator has imposed restrictions).

List of the System products for Customers:

Table 1

<u>MIR PS products</u>	<u>MIR PS Card type</u>
Debit products	➤ Debit Card
	➤ Business Debit Card
	➤ Prepaid Card
Classical products	➤ Classical Debit Card with overdraft
	➤ Classical Debit Card with Business overdraft
	➤ Classical Credit Card
	➤ Business Classical Credit Card
Premium products	➤ Premium Debit Card with overdraft
	➤ Premium Debit Card with Business overdraft
	➤ Premium Credit Card
	➤ Business Premium Credit Card

When issuing Business Card for Corporate Customers, the Issuer must indicate "Business" on the face of the Card.

It is admissible to issue Business Cards for Corporate Customers, using BIN of the relevant products:

<u>MIR PS Products</u>	<u>Business Card type</u>	<u>Card type whose BIN may be used</u>
Debit products	Business Debit Card	Debit Card

<u>MIR PS products</u>	<u>Business Card type</u>	<u>Card type whose BIN may be used</u>

Classical products	Classical Debit Card with Business overdraft	Classical Debit Card with overdraft
	Business Classical Credit Card	Classical Credit Card
Premium products	Premium Debit Card with Business overdraft	Premium Debit Card with overdraft
	Business Premium Credit Card	Premium Credit Card

1.1. Debit products

A Debit product Transaction may only be conducted using funds provided by a Customer.

1.1.1. Debit product operations include:

- issue of Cards indicating/not indicating the holder's name (impersonal);
- partial application of the Card number to the Card face under the System Standards;
- in case of partial application of the Card number, CVV2 may not necessarily be printed on the reverse;
- conducting Transactions in the System in the on-line mode only (On-line Transactions).

1.1.2. Debit product operations do not include:

- conducting Transactions in the off-line mode (Off-line Transactions);
- conducting Transactions using the Backup Authorisation Service;
- conducting Transactions using manual entry of Card details, except for Transactions of:
 - ✓ e- and m-commerce;
 - ✓ ordering goods (works, services) via telephone, post or internet;
 - ✓ regular payments;
 - ✓ making hotel reservations and payments;
 - ✓ car rental.

1.1.3. As far as Debit products are concerned, the Issuer is entitled:

- to restrict Customers in conducting the following Transactions with manual entry of Card details:
 - ✓ e- and m-commerce;
 - ✓ ordering goods (works, services) via telephone, post or internet;
 - ✓ regular payments;
 - ✓ making hotel reservations and payments;
 - ✓ car rental.

- to impose a restriction on the number of incorrect PIN entry attempts (recommended number – 3).

1.2. Classical products.

A Transaction with Classical products can be carried out:

- using the funds in a Customer's bank account, provided by the Customer, and those provided to the Customer by the Issuer in case the funds in the Customer's bank account are insufficient or not available (overdraft), for the following Card types:
 - ✓ Classical Debit Card with overdraft;
 - ✓ Classical Debit Card with Business overdraft.
- using the funds provided to the Customer by the Issuer, for the following Card types:
 - ✓ Classical Credit Card;
 - ✓ Business Classical Credit Card.

1.2.1. The following is provided for Classical products in the System:

- conducting all the types of Transactions within the System (in the on-line mode (On-line Transactions) or in the off-line mode (Off-line Transactions)).

1.2.2. The Issuer must do the following with respect to Classical products:

- use the Backup Authorisation Service;
- for all Classical products in general, provide the average monthly amount of Transactions (per Card) of payment for goods (works, services), equal to at least ten thousand (10,000) roubles during one calendar year.

If the above requirement is not met, the Operator may set the amount of interchange reimbursement fees for Transactions of payment for goods (works, services) for the following calendar year, equal to the IRF amount for Debit products covered by the above types of Transactions.

1.2.3. The Issuer is entitled to do the following with respect to Classical products:

- set the number of Off-line Transactions that must be followed by an On-line Transaction (recommended number – 3);
- provide for the mandatory conduct of an On-line Transaction following the last Off-line Transaction, upon expiry of a certain number of calendar days;
- impose a restriction on the number of incorrect PIN entry attempts (recommended number – 3);
- establish the Off-line Card limit (the minimum recommended limit is five thousand (5,000) roubles or an equivalent foreign currency amount).

1.3. Premium products

A Transaction with Premium products can be carried out:

- using the funds in a Customer's bank account, provided by the Customer, and those provided to the Customer by the Issuer in case the funds in the Customer's bank account are insufficient or not available (overdraft), for the following Card types:
 - ✓ Premium Debit Card with overdraft;
 - ✓ Premium Debit Card with Business overdraft.
- using the funds provided to the Customer by the Issuer, for the following Card types:
 - ✓ Premium Credit Card;
 - ✓ Business Premium Credit Card.

1.3.1. The following is provided for Premium products in the System:

- conducting all the types of Transactions within the System (in the on-line mode (On-line Transactions) or in the off-line mode (Off-line Transactions)).

1.3.2. The Issuer must do the following with respect to Premium products:

- use the Backup Authorisation Service;
- set the Off-line Card limit amount of at least fifteen thousand (15,000) roubles or a foreign currency equivalent;
- provide an extended benefits programme to Customers:
 - ✓ participation in co-brand programmes;
 - ✓ bonus premium programmes envisaging rewards provided by programme participants;
 - ✓ 24-hours Customer maintenance/support by the personal manager;
 - ✓ reward for a Cardholder using the Issuer's funds of at least 0.5% per Transaction of payment for goods (services) at RSO (implemented within a cash-back programmes and/or various bonus programmes and other premium programmes);
 - ✓ free of charge SMS informing of completed Card transactions.
- for all Premium products in general, provide the average monthly amount of Transactions (per Card) of payment for goods (works, services), equal to at least twenty thousand (20,000) roubles during one calendar year.

If the above requirement is not met, the Operator may set the IRF amount for Transactions of payment for goods (works, services) for the following calendar year, equal to the IRF amount for Classical products covered by the above types of Transactions.

1.3.3. The Issuer may do the following with respect to Premium products:

- set the number of Off-line Transactions that must be followed by an On-line Transaction (recommended number – 3);

- impose a restriction on the number of incorrect PIN entry attempts (recommended number – 3);
- provide for the mandatory conduct of an On-line Transaction following the last Off-line Transaction, upon expiry of a certain number of calendar days;

2. Requirements for physical characteristics and graphic design of MIR PS Cards

The requirements for physical characteristics and graphic design of MIR PS Cards are set out in the System Standards. The System Standards define the following technical requirements for MIR PS Cards, binding upon Participants and concerning:

- Card's physical characteristics;
- Card's graphic design:
 - ✓ textual and graphic information placed on the Card's face and reverse side for visual readout and use;
 - ✓ methods to place information on the Card's face and reverse side;
- Card protection methods;
- Card integrated circuit (microprocessor) (requirements for a hardware platform, operating system, memory operating characteristics, support of encryption algorithms etc.);
- Card magnetic stripe;
- card element manufacturers, card manufacturers and personalisation companies, including PIN-Envelope manufacturers;
- other requirements.