APPROVED by

Resolution of

the Supervisory Board of JSC NSPC

(minutes No. 13 dated 1 October, 2015)

MIR PAYMENT SYSTEM

REGULATIONS

APPENDIX 6

DISPUTE RESOLUTION PROCEDURE

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

TABLE OF CONTENTS

Dispute Resolution Procedure

1. General Provisions

1.1.   As provided by this dispute resolution procedure (hereinafter - Procedure), a dispute shall be understood to mean a conflict associated with the conducting of (refusal to commit) a Transaction, including the situations of unauthorised use of the Card arising both between the Participants and between the parties involved in the Transaction (for example, Merchant and Cardholder). In the latter case, a dispute (a conflict) is settled by the Participants based on the information received from the clients, i.e. the Cardholders and Merchants.

1.2.   This Procedure is a procedure for the out-of-court settlement of disputes.

1.3.   Any judicial proceedings between the Participants are allowed only after completion of all the dispute resolution stages provided by the Procedure.

1.4.   The Participant is entitled to initiate actions provided by the Procedure to resolve a dispute, only if it cannot be resolved independently by the given Participant.

1.5.   The Participants shall render each other every assistance in course of any dispute resolution actions provided by the Procedure. A dispute may also be resolved independently by the Participants themselves (i.e. without initiating measures provided by the Procedure) as mutually agreed.

1.6.   The Participants must not abuse their dispute resolution right. Any actions intended for unjust enrichment as a result of the initiation of measures provided by the Procedure are strictly prohibited. In case of an accidental occurrence of a situation in course of the dispute resolution related to unjust enrichment (e.g. re-crediting of funds to the Cardholder as a result of a Transaction cancelled by a Merchant after the Issuer has processed a respective Disputable operation), the Participants shall take concerted actions to remedy this situation.

1.7.   The general dispute resolution procedure involves a successive processing of Disputable operations combined in one dispute cycle per each dispute by the Participants. If the Participants failed to resolve a dispute through the completion of a dispute cycle, such a dispute is handed over to the System Operator for final settlement.

1.8.   An individual (non-standard) procedure for dispute resolution may be applied only if the dispute circumstances are indicative of a fact of the Regulations violation, which became the cause of a dispute and which do not allow its resolution in accordance with the general procedure. The individual procedure provides for the Issuer filing a complaint for the violation of the Regulations to be submitted to the Acquirer for review. If, after the Acquirer's review of such a complaint, the Participants fail to resolve the dispute, it shall be handed over to the System Operator for final resolution.

1.9.   All the documents submitted by the Participants under the dispute resolution procedure shall be issued either in Russian or contain the translation into Russian in cases

where the original document was created in a foreign language. The documents shall be sent to the Participants in the form of electronic copies (images) prepared in accordance with the requirements of the information systems used for the documentation submission.

2. Request for a copy of prepared Transaction document

2.1.   A request for copies of prepared Transaction documents (hereinafter - RCD) may be initiated by the Issuer for any Transaction (except for cash withdrawal at ATMs), for which the Regulations involve the provision of a prepared Transaction document to the Cardholder. RCD is not part of the dispute cycle, although, based on the received documents, the Issuer is entitled to initiate dispute resolution actions (both under a general individual dispute resolution procedure), as well as use these as a proof of the validity of its standpoint under the dispute.

2.2.   The Issuer has the right to initiate a request for copies of documents within no later than 180 calendar days from the date of processing of initial Transaction by the Operations Centre.

2.3.   The Issuer has the right to initiate a RCD, provided there are substantial grounds for that, for example, where there is a need to (including, but not limited to):

- authenticate the Cardholder's signature
- clarify the right to initiate dispute resolution actions provided by the Procedure
- carry out the Transaction analysis under fraud combating programs
- verify the Transaction circumstances
- provide documents related to a Transaction as part of judicial proceedings.

2.4.   The Issuer shall initiate RCD by processing a Transaction of the respective type.

2.5.   The Acquirer shall execute any incoming RCD within no later than 30 calendar days from the date of processing of RCD transaction by the Operations Centre. The Acquirer shall provide copies of the documents related to a Transaction wherever the issue of such documents is provided by the Procedure. The following RCD execution procedure shall be established:

- Before NSPC Dispute Plus System is put into service [1] – a response is generated to the Acquirer's request using EDMS in accordance with the System Standards.
- After NSPC Dispute Plus System is put into service – a response is generated by the Acquirer to the request using NSPC Dispute Plus System in accordance with the System Standards.

---

[1] The Participants will be additionally notified of the date of NSPC Dispute Plus System.

2.6.   The Acquirer bears a full responsibility for the timely and correct execution of RCD. Should the Acquirer fail to fulfil this obligation, the Issuer has the right to initiate an appropriate dispute cycle.

3. Dispute cycle

3.1.   The Issuer shall take every possible effort to process all Transactions carried out with the Cards it issued. A Transaction dispute cycle shall be initiated by the Issuer in the following cases only:

- A Card, with which a Transaction was conducted, had never been actually issued by the Issuer
- A Card Transaction cannot be processed by the Issuer due to violations committed during the Transaction and/or when it was further processed by the Acquirer
- The Cardholder makes a statement on an unauthorised use of the Card or any other dispute (conflict) related to the Transaction.

3.2.   Before making a decision to initiate a dispute cycle, the Issuer shall make sure that the original Transaction was not cancelled by the Acquirer.

3.3.   When initiating a dispute cycle based on the Cardholder's statement, the Issuer shall credit the amount of the Disputable operation it processed to the Cardholder within a reasonable time. This requirement does not apply only in cases where the amount of funds was reimbursed by the Issuer to the Cardholder before the initiation of the dispute cycle, or when the amount of the initial Transaction was not debited from the Cardholder.

Funds are reimbursed to the Cardholder by the Issuer in the original transaction debiting currency; in this case, the reimbursement amount, depending on the dispute substance, shall be equal to the original transaction debiting amount, or the amount stated by the Cardholder under the dispute (for example, when protesting a part of the transaction amount).

3.4.   A Dispute cycle is a set of Disputable operations organised through successive stages. The description of the dispute cycle stages is given in Table 1 below.

Table 1.

Dispute cycle stages

Dispute cycle stage No	Disputable operation (DO)	Disputable operation description	Initiator of Disputable operation processing	Disputable operation processing term

1	Refund order on Transaction (DO1)	original transaction funds are debited from the Acquirer and credited to the Issuer based on the processed transaction DO1	Issuer	Depending on a Dispute code selected[2]
2	Transaction resubmission for payment (DO2)	Based on processed transaction DO2, the original transaction is repeatedly processed and funds are debited from the Issuer and credited to the Acquirer	Acquirer	30 calendar days from the date of DO1 processing by the Operations Centre
3	Refund reorder on Transaction (DO3)	re-processed transaction funds are debited from the Acquirer and credited to the Issuer based on the processed transaction DO3	Issuer	30 calendar days from the date of DO2 processing by the Operations Centre

3.5.   The Disputable operations within a dispute cycle shall be processed strictly in accordance with the procedure set forth in Table 1.

3.6.   Each disputable operation within one dispute cycle can be processed no more than once. In this case, the abortion of a Disputable operation processed earlier does not provide any grounds to the Participant for processing a new Disputable operation instead of the cancelled on.

3.7.   The Issuer has the right to initiate only one dispute cycle with respect to any Transaction. It is prohibited to initiate one dispute cycle for several (two or more) Transactions at the same time.

3.8.   The Participants must strictly abide by the Disputable operation processing terms under the Procedure. Disputable operations processed in violation of the terms established under the Procedure are deemed invalid.

3.9.   For Transactions conducted in rubles, the Issuer shall submit DO1 in rubles. DO1 amount may not exceed the amount of the original transaction settlements except as expressly provided by the Dispute code conditions. However, it is allowed for DO1 amount to be reduced as compared to the original transaction amount (for example, in cases where the Cardholder disputes a part of the Transaction amount). All the subsequent Disputable operations of the given dispute cycle shall be processed in rubles and in an amount not exceeding the amount of the previous stage Disputable operation of the dispute cycle.

3.10.   For Transactions conducted in a foreign currency, the Issuer shall process DO1 in rubles. DO1 amount may not exceed the amount of the original transaction settlements except as expressly provided by the Dispute code conditions. However, if the Cardholder protests not the entire amount of the original transaction, but only a part of it, DO1 amount

---

[2] List of Dispute codes is given in Section 4 of the dispute resolution procedure.

shall be calculated by the Issuer in proportion to the amount of the transaction settlements. All the subsequent Disputable operations of the given dispute cycle shall be processed in rubles and in an amount not exceeding the amount of the previous stage Disputable operation of the dispute cycle.

3.11.   The Participants must submit the documentation on a Disputable operation wherever it is required by the Dispute code conditions. The following procedure for submitting the Disputable operation documentation is established:

- before NSPC Dispute Plus System is put into service – the Disputable operation documentation is submitted via EDMS in accordance with the System Standards.

- after NSPC Dispute Plus System is put into service – the Disputable operation documentation is submitted via NSPC Dispute Plus System in accordance with the System Standards.

3.12.   The Participants must submit the Disputable operation documentation within no later than five (5) calendar days from the date of processing of the respective Disputable operation by the Operations Centre. A Disputable operation, the documentation for which was not submitted by the Participant in due time is deemed invalid.

3.13.   The Issuer processes DO1 and indicates one of the Dispute codes established under the Procedure. A dispute code is selected by the Issuer and determined by the substance of a dispute to be resolved, as well as the circumstances of the Transaction and its processing. The Issuer is solely responsible for selecting a Dispute code.

Where expressly provided for by the Regulations, the Issuer has the right to change the dispute code when processing DO3.

3.14.   The Issuer shall assign DO1 being processed with the dispute reference number[3], which must remain unique within the Card BIN for at least 1 year. The dispute reference number assigned to DO1 shall remain in all subsequent Disputable operations of the given Dispute cycle.

3.15. A dispute cycle, within which the Participants processed all the Disputable operations allowed under the selected Dispute code, is considered fully completed. If the Participant who received the latest allowed Disputable operation under the Procedure does not be consider the dispute resolved, it has the right to transmit it into the System for final resolution no later than 30 calendar days from the date of processing of the last Disputable operation by the Operations Centre.

3.16.   List of Dispute codes is given in Section 4 of the dispute resolution procedure.

4.   List of Dispute codes

---

[3] Field FL-095 provided by the format of the clearing messages (refer to the System Standards)

4.1. Dispute code 4501 "RCD not executed / incorrectly executed" (DC 4501)

4.1.1. Processing conditions DO1

Condition number DO1	Condition description ДО1
01	RCD was not executed by the Acquirer in a timely manner
02	RCD documents provided by the Acquirer are not readable
03	The set of RCD documents submitted by the Acquirer is incomplete and/or does not comply with the Regulations

4.1.2. Processing terms DO1:

Condition number DO1	Processing term DO1:
01	30 calendar days from the date of expiry of the RCD execution period
02, 03	30 calendar days from the date RCD was executed by the Acquirer

4.1.3. Processing features DO1:

Condition number DO1	Processing features DO1:
01, 02, 03	The Issuer may provide the following documents as those proving that the Issuer has grounds to initiate RCD - the Cardholder's statement, a request from the public authority, a conclusion of the Issuer's authorised structural unit on the need to check the Transactions, etc.

4.1.4. Documentation and text message for DO1:

Condition number DO1	Documentation	Text message
01	**Required** The documents to confirm the Issuer has grounds for initiating RCD.	COND01
02	**Required** All the below documents need to be provided: 1. The documents to confirm the Issuer has grounds for initiating RCD. 2. The Issuer's conclusion showing that some elements (details) provided by the document Acquirer are unreadable and substantiating the need for such elements (details) taking into account the grounds of RCD initiation.	COND02

03	**Required** All the below documents need to be provided: 1. The documents to confirm the Issuer has grounds for initiating RCD. 2. The Issuer's conclusion showing that some elements of the documents provided by the Acquirer are insufficient or non-compliant with the Regulations, and substantiating the need for such elements taking into account the grounds for RCD initiation.	COND03

4.1.5. Grounds for DO2 processing and requirements to documentation and text messages:

Condition number DO1	Processing code DO2	Processing basis ДО2	Documentation	Text message
01, 02, 03	2001	Original transaction has never been processed by the Acquirer	Not required	Not required
	2002	The documentation required by the Regulations was not timely provided by the Issuer	Not required	Not required
	2011	The original transaction amount was returned to the Issuer through cancellation or processing of a credit transaction	**Required** Transaction log for a credit transaction or original Transaction cancellation	CRED YYMMDD, where YYMMDD – the date of processing of a cancellation or credit transaction by the Operations Centre
	2014	The Issuer has already processed DO1 for the original transaction	Not required	DUPL DO1 YYMMDD, where YYMMDD – the date of processing of the first DO1 by the Operations Centre
	2015	The Issuer has violated the DO1 processing time established in the Procedure	Not required	Not required
	2017	The text message required under the Procedure has not been generated by the Issuer during DO1 processing	Not required	Not required

	2013	DO1 processing conditions provided by the Procedure have been violated or not fulfilled by the Issuer	**Required** The Acquirer's conclusion indicating the Issuer's violation of the DO1 processing conditions established under the Procedure	COND DO1 VIOLATED
01	2013	RCD was timely executed by the Acquirer	Not required	RCD EXECUTED YYMMDD, where YYMMDD – the date of RCD execution by the Acquirer
02	2013	The Acquirer provides legible readable copies of RCD documents	**Required** Legible readable copies of RCD documents	DOCUMENTS ATTACHED
03	2013	The Acquirer provides a complete set of RCD documents compliant with the requirements of the Regulations	**Required** A complete set of RCD documents compliant with the requirements of the Regulations	DOCUMENTS ATTACHED

4.1.6.   Processing features DO2:

Processing code DO2	Processing features DO2:
2001, 2002, 2011, 2013, 2014, 2015, 2017	No

4.1.7. Grounds for DO3 processing and requirements to documentation and text messages:

- DO3 processing based on DC 4501 is prohibited.
- If, after DO2 processing, the Issuer does not consider the dispute settled, it is entitled to submit it to the System Operator for final resolution.

4.2. Dispute code 4508 "Violation of authorisation procedures" (DC 4508)

4.2.1. Processing conditions DO1

Condition number DO1	Condition description ДО1
01	Authorisation required by the Regulations was not performed, or the approved authorisation was cancelled
02	Authorisation required by the Regulations was not performed, and the Card, with which the Transaction was conducted had never been actually issued by the Issuer
03	Authorisation required by the Regulations was not performed, and the Card validity period expired
04	Authorisation was performed in violation of the procedures established in the Regulations, including the provision of incorrect (false) information in the authorisation request, which resulted in an erroneous decision to approve the authorisation
05	The conducted authorisation was cancelled

4.2.2. Processing terms DO1:

Condition number DO1	Processing term DO1:
01, 02, 03, 04, 05	60 calendar days from the date of the original transaction processing by the Operations Centre

4.2.3. Processing features DO1:

Condition number DO1	Processing features DO1:
01	If the authorisation was performed, but for the amount less than that of the Transaction, DO1 can be processed for the difference between the authorisation and transaction amount. In this case, the Regulation may allow for the transaction amount to exceed the authorisation amount for certain service scenarios - in which case the Issuer shall take into account the amount of such excess allowed by the Regulations.
02	No
03	DO1 is allowed to be processed, if the Card expired as of the date of the Transaction indicated in the respective field of the clearing message[4]
04	The provision of incorrect and/or false information shall be understood to mean the use in the authorisation request of the field values that do not correspond to the real circumstances of the Transaction, the Merchant operation profile, etc.

---

[4] Information about the clearing message formats is given in the System Standards.

05	Authorisation is considered cancelled, if a response code not belonging to the category of response codes for approved transactions was received to the Acquirer's authorisation request[5]

4.2.4. Documentation and text message for DO1:

Condition number DO1	Documentation	Text message
01	Not required	COND01 NO AUTHORISATION if the authorisation required by the Regulations was not performed, or COND01 CANCEL if the approved authorisation was cancelled
02	Not required	COND02
03	Not required	COND03 YYMM, where YYMM – year and month of the Card expiration
04	**Required** The Issuer's conclusion indicating the violations of the authorisation procedures established under the Procedure, for example - specific fields (or a combination of fields) in the authorisation request containing incorrect and/or false information. Also, such a conclusion must contain evidence to the fact that an authorisation request would be rejected even in observance of the authorisation procedures specified in the Regulations (for example, when the Acquirer provided a correct and/or reliable information)	COND04
05	Not required	COND05

4.2.5. Grounds for DO2 processing and requirements to documentation and text messages:

Condition number DO1	Processing code DO2	Processing basis ДО2	Documentation	Text message

---

[5] Information about the response codes is given in the System Standards.

01, 02, 03, 04, 05	2001	Original transaction has never been processed by the Acquirer	Not required	Not required
	2011	The original transaction amount was returned to the Issuer through cancellation or processing of a credit transaction	**Required** Transaction log for a credit transaction or original Transaction cancellation	CRED YYMMDD, where YYMMDD – the date of processing of a cancellation or credit transaction by the Operations Centre
	2014	The Issuer has already processed DO1 for the original transaction	Not required	DUPL DO1 YYMMDD, where YYMMDD – the date of processing of the first DO1 by the Operations Centre
	2015	The Issuer has violated the DO1 processing time established in the Procedure	Not required	Not required
	2017	The text message required under the Procedure has not been generated by the Issuer during DO1 processing	Not required	Not required
	2013	DO1 processing conditions provided by the Procedure have been violated or not fulfilled by the Issuer	**Required** The Acquirer's conclusion indicating the Issuer's violation of the DO1 processing conditions established under the Procedure	VIOLATION COND DO1
02, 03, 05	2008	Authorisation was carried out and authorisation request approved by the Issuer	Not required	AUTH YYMMDD CODE NNNNNN, where YYMMDD – the authorisation date, and NNNNNN – the approved authorisation code received
01	2008	Authorisation was carried out, authorisation request was approved by the Issuer, the approved request was not cancelled	Not required	AUTH YYMMDD CODE NNNNNN NO CANCELLATION, where YYMMDD – the authorisation date, and NNNNNN – the approved authorisation code received

04	2002	The documentation required by the Regulations was not timely provided by the Issuer	Not required	Not required
04	2013	The authorisation procedures specified in the Regulations were not violated and/or the information provided in the authorisation request is incorrect (reliable)	**Required** The Acquirer's conclusion that the procedure specified in the Regulations were not violated and/or the information provided is correct (reliable)	COND04 NO VIOLATIONS

4.2.6. Processing features DO2:

Processing code DO2	Processing features DO2:
2001, 2002, 2011, 2013, 2014, 2015, 2017	No

4.2.7. Grounds for DO3 processing and requirements to documentation and text messages:

Processing basis DO3	Documentation	Text message
DO2 processing conditions established under the Procedure (grounds and features of DO2 processing, the requirements to the documentation and text message) were violated or not fulfilled by the Acquirer	**Required** The Issuer's conclusion indicating the Acquirer's violation of the DO2 processing conditions established under the Procedure	VIOLATION COND DO2
The Issuer protests the information and/or documentation provided by the Acquirer	**Required** The Issuer's conclusion containing a justified and, where necessary, confirmed by additional documents, refutation of the information and/or documents documentation provided by the Acquirer	Not required

4.3. Dispute code 4580 "Violation of Transaction processing procedures" (DC 4580)

4.3.1. Processing conditions DO1

Condition number DO1	Condition description ДО1
01	A transaction was processed in violation of the processing terms specified in the Regulations
02	A transaction was processed more than once
03	A transaction was processed in an incorrect amount and/or currency
04	A transaction was processed with an incorrect clearing message type

4.3.2. Processing terms DO1:

Condition number DO1	Processing term DO1:
01, 02	60 calendar days from the date of the original transaction processing by the Operations Centre
03, 04	120 calendar days from the date of the original transaction processing by the Operations Centre

4.3.3. Processing features DO1:

Condition number DO1	Processing features DO1:
01	If 120 days or less have passed between the original transaction date and its processing date, the Issuer shall ensure, where necessary, the processing of the Transaction; the Issuer has the right to process DO1 in such a situation only if the Card account is closed or has a negative balance
02	No
03	A transaction is considered to have been processed in an incorrect amount and/or currency in the following cases: • If the Transaction amount and/or currency in a clearing message do not correspond to the data in the Transaction document issued • If the Transaction amount and/or currency specified in a clearing message do not correspond to the information about the price of goods (services, works) provided to the Cardholder during their selection and acquisition
04	If the Acquirer processed, due to an error, a debit transaction instead of a credit one (that is, debited funds from the Cardholder instead of reimbursing these), the Issuer is entitled to process DO1 in an amount twice the original transaction amount; in this case, the Issuer shall submit a document issued for the original Transaction to confirm that the transaction should be a credit transaction.

4.3.4. Documentation and text message for DO1:

Condition number DO1	Documentation	Text message
01	**Required**, if 120 calendar days or less have passed from the original transaction date to its processing date. Notification of the Issuer that the Transaction cannot be debited from the Cardholder with the indication of a reason why this is impossible	Not required
	Not required, if more than 120 calendar days have passed from the original transaction date to its processing date.	MORE THAN 120 DAYS
02	Not required	FIRST OPERATION NNNNNNNNNNNNNNNNNNNNNNNNN, where NNNNNNNNNNNNNNNNNNNNNNNNN – the first transaction[6] reference number assigned by the Acquirer
03	**Required** Documents to confirm the Transaction amount and/or currency are incorrect	AMOUNT X…X, where X…X – the Transaction correct amount, or CURRENCY NNN, where NNN – ISO-code of the Transaction correct currency, or AMOUNT X…X CURRENCY NNN, where values X…X and NNN are similar to the above
04	**Required** Documents to confirm the fact of the original transaction processing with an incorrect type of the clearing message	COND04

4.3.5.   Grounds for DO2 processing and requirements to documentation and text messages:

Condition	Processing code DO2	Processing basis ДО2	Documentation	Text message

---

[6] Field FL-031 provided by the format of the clearing messages (refer to the System Standards)

number DO1				
01, 02, 03, 04	2001	Original transaction has never been processed by the Acquirer	Not required	Not required
	2002	The documentation required by the Regulations was not timely provided by the Issuer	Not required	Not required
	2011	The original transaction amount was returned to the Issuer through cancellation or processing of a credit transaction	**Required** Transaction log for a credit transaction or original Transaction cancellation	CRED YYMMDD, where YYMMDD – the date of processing of a cancellation or credit transaction by the Operations Centre
	2014	The Issuer has already processed DO1 for the original transaction	Not required	DUPL DO1 YYMMDD, where YYMMDD – the date of processing of the first DO1 by the Operations Centre
	2015	The Issuer has violated the DO1 processing time established in the Procedure	Not required	Not required
	2017	The text message required under the Procedure has not been generated by the Issuer during DO1 processing	Not required	Not required
	2013	DO1 processing conditions provided by the Procedure have been violated or not fulfilled by the Issuer	**Required** The Acquirer's conclusion indicating the Issuer's violation of the DO1 processing conditions established under the Procedure	COND DO1 VIOLATED
01	2003	The Acquirer processed a Transaction by specifying	**Required** Documents issued for the Transaction, from which	TRANSACTION CORRECT DATE YYMMDD,

		an incorrect date in the clearing message	one can tell the correct Transaction date, as well as the Acquirer's confirmation of an incorrectly generated clearing message	where YYMMDD – the correct Transaction date
02	2013	The Cardholder conducted various transactions	**Required** The Acquirer's conclusion and/or documents showing that the Cardholder conducted various transactions	VARIOUS TRANSACTIONS
03	2013	Transaction currency is correct	**Required** The Acquirer's documented conclusion showing that the original transaction currency specified in the clearing message is correct	CURRENCY CORRECT
03	2013	Transaction currency is correct	**Required** The Acquirer's documented conclusion showing that the original transaction amount specified in the clearing message is correct	AMOUNT CORRECT
04	2013	Transaction type correct	**Required** The Acquirer's documented conclusion showing the processing of the original transaction with the correct type of the clearing message	TRANSACTION TYPE CORRECT

4.3.6. Processing features DO2:

Processing code DO2	Processing features DO2:
2001, 2002, 2003, 2011, 2013, 2014, 2015, 2017	No

4.3.7. Grounds for DO3 processing and requirements to documentation and text messages:

Processing basis DO3	Documentation	Text message
DO2 processing conditions established under the Procedure (grounds and features of DO2 processing, the requirements to the documentation and text message) were violated or not fulfilled by the Acquirer	**Required** The Issuer's conclusion indicating the Acquirer's violation of the DO2 processing conditions established under the Procedure	VIOLATION COND DO2
The Issuer protests the information and/or documentation provided by the Acquirer	**Required** The Issuer's conclusion containing a justified and, where necessary, confirmed by additional documents, refutation of the information and/or documents documentation provided by the Acquirer	Not required

4.4. Dispute code 4555 "Acquired goods not delivered / services not provided / works not performed" (DC 4555)

4.4.1. Processing conditions DO1

Condition number DO1	Condition description ДО1
01	Goods acquired remotely not delivered (services not provided, works not performed) within the agreed dates, and, if applicable, to the agreed place
02	Goods acquired in a normal way not delivered (services not provided, works not performed) within the agreed dates, and, if applicable, to the agreed place

4.4.2. Processing terms DO1:

Condition number DO1	Processing term DO1:
01, 02	• Not before the agreed period of delivery of goods (provision of services, performance of works) expired

	• Not before than in 15 calendar days from the date of the original transaction, if the date of the delivery of goods (provision of services, performance of works) was not approved • Not before 120 calendar days from the date the agreed period of delivery of goods (provision of services, performance of works) expired • Not before 360 calendar days from the date of the original transaction

4.4.3. Processing features DO1:

Condition number DO1	Processing features DO1:
01, 02	• The Issuers should recommend the Cardholders should attempt to independently resolve the dispute with a Merchant before DO1 processing • The Issuer is entitled to submit, as part of DO1 documentation, both the Cardholder's statement and the confirmation of the fact that the Cardholder addressed the Issuer with such a statement (including via remote service channels); such confirmation may be provided by the Issuer in a free format

4.4.4. Documentation and text message for DO1:

Condition number DO1	Documentation	Text message
01, 02	**Required** A document or set of documents containing the following information: 1. The detailed description of the goods (works, services) ordered by the Cardholder 2. The agreed date of delivery of goods (provision of services, performance of works) 3. The agreed place of delivery of goods (provision of services, performance of works), if applicable 4. The Cardholder's statement or the Issuer's confirmation of the receipt of the respective Cardholder's application	GOODS NOT RECEIVED YYMMDD, where YYMMDD – the expected goods receipt date SERVICE NOT PROVIDED YYMMDD, where YYMMDD – the expected service provision date WORKS NOT PERFORMED YYMMDD, where YYMMDD – the expected works completion date

4.4.5. Grounds for DO2 processing and requirements to documentation and text messages:

Condition number DO1	Processing code DO2	Processing basis ДО2	Documentation	Text message
01, 02	2001	Original transaction has never been processed by the Acquirer	Not required	Not required
	2002	The documentation required by the Regulations was not timely provided by the Issuer	Not required	Not required
	2011	The original transaction amount was returned to the Issuer through cancellation or processing of a credit transaction	**Required** Transaction log for a credit transaction or original Transaction cancellation	CRED YYMMDD, where YYMMDD – the date of processing of a cancellation or credit transaction by the Operations Centre
	2014	The Issuer has already processed DO1 for the original transaction	Not required	DUPL DO1 YYMMDD, where YYMMDD – the date of processing of the first DO1 by the Operations Centre
	2015	The Issuer has violated the DO1 processing time established in the Procedure	**Required** Documents confirming the Issuer's violation of the DO1 processing terms (for example, documents indicative of other approved goods delivery date)	Not required
	2017	The text message required under the Procedure has not been generated by the Issuer during DO1 processing	Not required	Not required

	2013	DO1 processing conditions provided by the Procedure have been violated or not fulfilled by the Issuer	**Required** The Acquirer's conclusion indicating the Issuer's violation of the DO1 processing conditions established under the Procedure	VIOLATION COND DO1
	2013	The detailed description, provided in the Issuer's DO1 documentation, of the goods (services, work) ordered by the Cardholder does not correspond to the data available to the Acquirer and/or Merchant	**Required** The Acquirer's conclusion and/or the Merchant's documents indicating that the Cardholder ordered other goods (services, works), different from those specified in the Issuer's DO1 documentation.	Not required
01	2013	Goods acquired remotely were delivered (services provided, works performed) within the agreed dates, and, if applicable, to the agreed place	**Required** Documents confirming that goods (services, works) were received by the Cardholder or its trustee on the agreed dates and, if applicable, at the agreed place	GOODS RECEIVED YYMMDD, where YYMMDD – the goods receipt date SERVICE PROVIDED YYMMDD, where YYMMDD – the service provision date WORKS NOT PERFORMED YYMMDD, where YYMMDD – the works completion date

02	2008	Goods acquired in a normal way were handed over (services rendered, work performed) to the Cardholder directly when conducting the original transaction, the delivery of goods (delayed provision of services or performance of works) was not provided for, the original transaction was confirmed by PIN entry	**Required** The Acquirer and/or Merchant's confirmation of the fact of the handover of goods (provision of services, performance of works) directly when conducting the original transaction	Not required
02	2013	Goods acquired in a normal way were handed over (services rendered, work performed) to the Cardholder directly when conducting the original transaction, the delivery of goods (delayed provision of services or performance of works) was not provided for	**Required** The issued documents on the original transaction, containing the Cardholder's signature or other documents confirming the transfer of goods (provision of services, performance of works) directly when conducting the original transaction	WITHOUT DELIVERY
02	2013	Goods acquired in a normal way were delivered (services provided, works performed) within the agreed dates, and, if applicable, to the agreed place	**Required** Documents confirming that goods (services, works) were received by the Cardholder or its trustee on the agreed dates and, if applicable, at the agreed place	GOODS RECEIVED YYMMDD, where YYMMDD – the goods receipt date SERVICE PROVIDED YYMMDD, where YYMMDD – the service provision date WORKS NOT PERFORMED YYMMDD, where YYMMDD – the works completion date

4.4.6. Processing features DO2:

Processing code DO2	Processing features DO2:
2001, 2002, 2011, 2014, 2015, 2017	No
2008	The required confirmation may be provided as the Acquirer's conclusion or Merchant's letter
2013	As documents confirming the transfer of goods (provision of services, performance of works) directly when conducting the original transaction, there can be used the Acquirer's conclusion on a Merchant's business profile with the description of the adopted customer service practice, which rules out the delivery of goods (delayed provision of services or performance of works)

4.4.7. Grounds for DO3 processing and requirements to documentation and text messages:

Processing basis DO3	Documentation	Text message
DO2 processing conditions established under the Procedure (grounds and features of DO2 processing, the requirements to the documentation and text message) were violated or not fulfilled by the Acquirer	**Required** The Issuer's conclusion indicating the Acquirer's violation of the DO2 processing conditions established under the Procedure	VIOLATION COND DO2
The Issuer protests the information and/or documentation provided by the Acquirer	**Required** The Issuer's conclusion containing a justified and, where necessary, confirmed by additional documents, refutation of the information and/or documents documentation provided by the Acquirer	Not required

4.5. Dispute code 4590 "Cash was not fully or partially withdrawn from a payment kiosk" (DC 4590)

4.5.1. Processing conditions DO1

Condition number DO1	Condition description ДО1
01	Cash was not fully or partially withdrawn from a payment kiosk

4.5.2. Processing terms DO1:

Condition number DO1	Processing term DO1:
01	120 calendar days from the date of the original transaction processing by the Operations Centre

4.5.3. Processing features DO1:

Condition number DO1	Processing features DO1:
01	• The Issuer shall set the amount of cash actually withdrawn by the Cardholder from a payment kiosk. If cash was not withdrawn from a payment kiosk partially, the Issuer shall process DO1 for some part of the original transaction amount calculated as the difference between the original transaction amount and the amount of cash actually received by the Cardholder. • DC 4590 action does not apply to situations of the Card unauthorised use. The Issuer is not entitled to process DO1, if the original transaction was carried out not by the Cardholder.

4.5.4. Documentation and text message for DO1:

Condition number DO1	Documentation	Text message
01	Not required	Not required

4.5.5. Grounds for DO2 processing and requirements to documentation and text messages:

Condition number DO1	Processing code DO2	Processing basis ДО2	Documentation	Text message
01	2001	Original transaction has never been processed by the Acquirer	Not required	Not required
	2011	The original transaction amount was returned to the Issuer through cancellation or processing of a credit transaction	**Required** Transaction log for a credit transaction or original Transaction cancellation	CRED YYMMDD, where YYMMDD – the date of processing of a cancellation or credit transaction by the Operations Centre

	2014	The Issuer has already processed DO1 for the original transaction	Not required	DUPL DO1 YYMMDD, where YYMMDD – the date of processing of the first DO1 by the Operations Centre
	2015	The Issuer has violated the DO1 processing time established in the Procedure	Not required	Not required
	2013	DO1 processing conditions provided by the Procedure have been violated or not fulfilled by the Issuer	**Required** The Acquirer's conclusion indicating the Issuer's violation of the DO1 processing conditions established under the Procedure	VIOLATION COND DO1
	2013	Cash was fully withdrawn from a payment kiosk	**Required** A fragment of the electronic log or control tape of a payment kiosk proving the fact of the successful withdrawal of cash from a payment kiosk in full amount.	

4.5.6. Processing features DO2:

Processing code DO2	Processing features DO2:
2001, 2011, 2014, 2015	No
2013	• If the original transaction cash was partially withdrawn from a payment kiosk, while the Issuer processed DO1 for the full amount of the initial transaction, or for an amount exceeding the amount of cash actually not withdrawn from a payment kiosk, the Acquirer shall process DO2 for the difference between the amount of DO1 transaction and the amount of cash that was actually not withdrawn from the payment kiosk. • A fragment of the electronic log or control tape of a payment kiosk produced by the Acquirer must contain the Russian decryption of the key details (indicators), confirming the successful cash advance on the original transaction.

4.5.7. Grounds for DO3 processing and requirements to documentation and text messages:

- DO3 processing based on DC 4590 is prohibited.

- If, after DO2 processing, the Issuer does not consider the dispute settled, it is entitled to submit it to the System Operator for final resolution.

4.6. <u>Dispute code 4554 "Acquired goods / works / services paid otherwise" (DC 4554)</u>

4.6.1. Processing conditions DO1

Condition number DO1	Condition description ДО1
01	The acquired goods (services, work) paid with another Card
02	The acquired goods (services, work) paid with cash
03	The acquired goods (services, work) paid otherwise

4.6.2. Processing terms DO1:

Condition number DO1	Processing term DO1:
01, 02, 03	120 calendar days from the date of the original transaction processing by the Operations Centre

4.6.3. Processing features DO1:

Condition number DO1	Processing features DO1:
01	Documents confirming the payment for purchased goods (services, works) with another Cards should allow the Acquirer to identify an alternative transaction. For this purpose, such documents must contain the Card number[7], the date of an alternative Transaction, the amount of an alternative transaction. Examples of such documents: • Electronic terminal receipt • A copy of the Card account extract (statement) • Transaction log for alternative transaction
02	As documents confirming the payment with cash, there may be used a cash register's check, a receipt of the Merchant's employee on the received cash for purchased goods (works, services), etc.

---

[7] A masked Card number is allowed.

03	Examples of other other payment methods: • Transfer of funds to the Merchant's account based on the payment order issued by the Cardholder • Payment using money transfer system (service)

4.6.4. Documentation and text message for DO1:

Condition number DO1	Documentation	Text message
01	**Required** Documents confirming the payment for purchased goods (services, works) with a different Card	PAID WITH DIFFERENT CARD
02	**Required** Documents confirming the payment for purchased goods (services, works) with cash	PAID WITH CASH
03	**Required** Documents confirming the payment for purchased goods (services, works) by any other method and specifying the payment method used by the Cardholder, as well as confirming the fact that this method was agreed with the Seller	PAID OTHERWISE

4.6.5. Grounds for DO2 processing and requirements to documentation and text messages:

Condition number DO1	Processing code DO2	Processing basis ДО2	Documentation	Text message
01, 02, 03	2001	Original transaction has never been processed by the Acquirer	Not required	Not required
	2002	The documentation required by the Regulations was not timely provided by the Issuer	Not required	Not required
	2011	The original transaction amount was returned to the Issuer through cancellation or processing of a credit transaction	**Required** Transaction log for a credit transaction or original Transaction cancellation	CRED YYMMDD, where YYMMDD – the date of processing of a cancellation or

				credit transaction by the Operations Centre
	2014	The Issuer has already processed DO1 for the original transaction	Not required	DUPL DO1 YYMMDD, where YYMMDD – the date of processing of the first DO1 by the Operations Centre
	2015	The Issuer has violated the DO1 processing time established in the Procedure	Not required	Not required
	2017	The text message required under the Procedure has not been generated by the Issuer during DO1 processing	Not required	Not required
	2013	DO1 processing conditions provided by the Procedure have been violated or not fulfilled by the Issuer	**Required** The Acquirer's conclusion indicating the Issuer's violation of the DO1 processing conditions established under the Procedure	COND DO1 VIOLATED
01, 02, 03	2013	A payment confirmed by documents submitted by the Issuer was made for other goods (services, works)	**Required** Documents confirming the purchase of other goods (services, works) by the Cardholder	OTHER TRANSACTION PAYMENT
03	2013	Payment through another (alternative) method was not agreed with the Merchant	**Required** Documents confirming that the Merchant does not accept payment for the sold goods (rendered services, performed works) by a method used by the Cardholder	WRONG PAYMENT METHOD

4.6.6. Processing features DO2:

Processing code DO2	Processing features DO2:

2001, 2002, 2011, 2013, 2014, 2015, 2017	No

4.6.7. Grounds for DO3 processing and requirements to documentation and text messages:

Processing basis DO3	Documentation	Text message
DO2 processing conditions established under the Procedure (grounds and features of DO2 processing, the requirements to the documentation and text message) were violated or not fulfilled by the Acquirer	**Required** The Issuer's conclusion indicating the Acquirer's violation of the DO2 processing conditions established under the Procedure	VIOLATION COND DO2
The Issuer protests the information and/or documentation provided by the Acquirer	**Required** The Issuer's conclusion containing a justified and, where necessary, confirmed by additional documents, refutation of the information and/or) documents documentation provided by the Acquirer	Not required

4.7. Dispute code 4560 "Credit transaction not processed" (DC 4560)

4.7.1. Processing conditions DO1

Condition number DO1	Condition description ДО1
01	The Cardholder received a document issued for a credit transaction, or indicative of a cancelled or failed original transaction, although the respective transaction[8] was not processed within the period specified in the Regulations
02	The Cardholder received a document indicative of a Merchant's intention to cancel the original Transaction or return funds to the Cardholder in any other way. Although no corresponding credit transaction nor cancelled original transaction was processed within the period set in the Regulations
03	A Merchant refuses to process a credit transaction in violation of its obligation to return the amount paid for goods (services, works) to Cardholder set forth in the Russian Federation laws

---

[8] That is, a credit Transaction or a cancelled original transaction

| 04 | The Cardholder timely refused to provide services (perform works), although their cost was never debited from the Merchant |

4.7.2. Processing terms DO1:

Condition number DO1	Processing term DO1:
01, 02	• No earlier than the credit transaction processing time specified in the Regulations - applicable subject to the availability of a document issued for a credit transaction and containing the date of such transaction • 120 calendar days from the date of a credit transaction, or the date of a document of the Merchant's intention to cancel the original transaction or return funds to the Card in any other way - applicable subject to the availability of a document containing such a date
03	120 calendar days from the date the Cardholder contacted the Merchant and/or the date of the Merchant's denial to process a credit transaction
04	• No sooner than in 15 calendar days from the date the Cardholder contacted a Merchant with the refusal to provide services (perform works) • 120 calendar days from the date the Cardholder contacted a Merchant with the refusal to provide services (perform works)
01, 02, 03, 04	No later than 540 calendar days from the date of the original transaction

4.7.3. Processing features DO1:

Condition number DO1	Processing features DO1:
01, 02, 03, 04	Before processing DO1, the Issuer shall check the list of transactions on the Cardholder's account starting from the date of the original transaction for any possible credit transaction or cancelled original transaction
01	• As a document indicative of a cancelled original transaction, there can be used an electronic terminal receipt containing message "Cancellation", "Operation cancelled" or other messages and details showing that a transaction was cancelled • As a document indicative of a failed original transaction, there can be used an electronic terminal receipt containing message "Denied", "Unsuccessful", "No connection", "Failure" or other messages and details showing that a transaction was not approved • When a transaction is conducted remotely and/or in the personal infrastructure, the documents that can be used as the required ones can be a notice of a transaction (e.g. in the form of an email or SMS text message), a copy of the screen with a displayed form of payment, fragments of electronic logs of the personal infrastructure devices, etc.
02	A document indicative of the Merchant's intention to cancel the original transaction or return funds to the Cardholder in any other way can be the

	Merchant's letter containing both the original transaction's details and the promise to return funds to the Cardholder
03	The documents that can be used as a confirmation of the Merchant's obligation to return funds to the Cardholder for goods may be documents confirming the return of goods by the Cardholder, as well as its request for the Merchant (e.g. a written statement) to return money paid for the given goods
04	This condition can also apply to the situations of the Cardholder's refusal to subscribe to the provision of periodic services

4.7.4. Documentation and text message for DO1:

Condition number DO1	Documentation	Text message
01	**Required** A document issued for a credit transaction, or a document proving the original transaction cancellation or failure	COND01
02	**Required** A document indicating the Merchant's intent to change the original transaction or return funds to the Card in some other way	COND02
03	**Required** Documents confirming the Merchant's obligation to return money paid by the Cardholder for goods (works, services)	COND03
04	**Required** Documents confirming the fact of the Cardholder's refusal to provide services (perform works)	COND04

4.7.5. Grounds for DO2 processing and requirements to documentation and text messages:

Condition number DO1	Processing code DO2	Processing basis ДО2	Documentation	Text message
01, 02, 03, 04	2001	Original transaction has never been processed by the Acquirer	Not required	Not required
	2002	The documentation required by the	Not required	Not required

		Regulations was not timely provided by the Issuer		
	2011	The original transaction amount was returned to the Issuer through cancellation or processing of a credit transaction	**Required** 1. Transaction log for a credit transaction or original Transaction cancellation 2. In case of a credit transaction processing - additional attachment of the Acquirer's statement indicating that the given credit transaction is a cash refund under the original transaction	CRED YYMMDD, where YYMMDD – the date of processing of a cancellation or credit transaction by the Operations Centre
	2014	The Issuer has already processed DO1 for the original transaction	Not required	DUPL DO1 YYMMDD, where YYMMDD – the date of processing of the first DO1 by the Operations Centre
	2015	The Issuer has violated the DO1 processing time established in the Procedure	**Required** Documents confirming the Issuer's violation of the DO1 processing terms (for example, documents indicative of another date when the Cardholder contacted the Merchant)	Not required
	2017	The text message required under the Procedure has not been generated by the Issuer during DO1 processing	Not required	Not required
	2013	DO1 processing conditions provided by the Procedure have been violated or not fulfilled by the Issuer	**Required** The Acquirer's conclusion indicating the Issuer's violation of the DO1 processing conditions established under the Procedure	COND DO1 VIOLATED

01	2013	A credit transaction, the documents for which were submitted by the Issuer has nothing to do with the original transaction	**Required** The Acquirer's conclusion proving that the original and credit transactions have nothing to do with each other	CRED NOT RELATED TO ORIG
02	2013	A Merchant abandons its intention to cancel the original transaction or return funds to the Cardholder in any other way	**Required** A Merchant's documented refutation of a document submitted by the Cardholder	Not required
03	2013	A Merchant is not liable to return funds	**Required** Documents to confirm that a Merchant has no liabilities to the Cardholder for returning funds under the original transaction	Not required
04	2013	The Cardholder contacted a Merchant in violation of the concerted procedures and/or terms	**Required** Documents confirming the presence of the conditions to refuse services/works agreed with the Cardholder and approved by it, as well as the violation of such conditions by the Cardholder	Not required

4.7.6. Processing features DO2:

Processing code DO2	Processing features DO2:
2001, 2002, 2011, 2013, 2014, 2015, 2017	No

4.7.7. Grounds for DO3 processing and requirements to documentation and text messages:

Processing basis DO3	Documentation	Text message
DO2 processing conditions established under the Procedure (grounds and features of DO2	**Required** The Issuer's conclusion indicating the Acquirer's violation of the DO2	VIOLATION COND DO2

processing, the requirements to the documentation and text message) were violated or not fulfilled by the Acquirer	processing conditions established under the Procedure	
The Issuer protests the information and/or documentation provided by the Acquirer	**Required** The Issuer's conclusion containing a justified and, where necessary, confirmed by additional documents, refutation of the information and/or) documents documentation provided by the Acquirer	Not required

4.8. Dispute code 4537 "Unauthorised transaction" (DC 4537)

4.8.1. Processing conditions DO1

Condition number DO1	Condition description ДО1
01	An unauthorised transaction was carried out without the physical presence of the Card and without the authentication procedure using 3D Secure protocol
02	An unauthorised transaction was carried out with the use of the Card, but without processing its microprocessor data
03	An unauthorised transaction was carried out in violation of the established procedure for the Cardholder authentication (verification)

4.8.2. Processing terms DO1:

Condition number DO1	Processing term DO1:
01, 02, 03	120 calendar days from the date of the original transaction processing by the Operations Centre

4.8.3. Processing features DO1:

Condition number DO1	Processing features DO1:
01, 02, 03	• The Issuer is entitled to submit, as part of DO1 documentation, both the Cardholder's statement on the Card unauthorised use and the confirmation of the fact that the Cardholder addressed the Issuer with such a statement (including via remote service channels); such confirmation may be provided by the Issuer in a free format

	• The Cardholder's statement must directly indicate that neither the Cardholder nor its authorised persons have authorised the original transaction
	• Before processing DO1, the Issuer shall declare the original transaction unauthorised by submitting respective reports in accordance with the Regulations
	• Before processing DO1, the Issuer shall block the Card so that within at least 90 calendar days from the date of such blocking any authorisation request to the Card will be denied with a response code providing for the Card recall[9]

4.8.4. Documentation and text message for DO1:

Condition number DO1	Documentation	Text message
01	**Required**	COND01
02	The Cardholder's statement on the Card unauthorised use, or the Issuer's confirmation of the receipt of the respective Cardholder's statement	COND02
03	**Required** All the below documents need to be provided: 1. The Cardholder's statement on the Card unauthorised use, or the Issuer's confirmation of the receipt of the respective Cardholder's statement 2. The Issuer's conclusion pointing to a violation of the established procedure for the Cardholder's authentication (verification)	COND03

4.8.5. Grounds for DO2 processing and requirements to documentation and text messages:

Condition number DO1	Processing code DO2	Processing basis ДО2	Documentation	Text message
01, 02, 03	2001	Original transaction has never been processed by the Acquirer	Not required	Not required

---

[9] Information about the response codes is given in the System Standards.

	2002	The documentation required by the Regulations was not timely provided by the Issuer	Not required	Not required
	2011	The original transaction amount was returned to the Issuer through cancellation or processing of a credit transaction	**Required** Transaction log for a credit transaction or original Transaction cancellation	CRED YYMMDD, where YYMMDD – the date of processing of a cancellation or credit transaction by the Operations Centre
	2014	The Issuer has already processed DO1 for the original transaction	Not required	DUPL DO1 YYMMDD, where YYMMDD – the date of processing of the first DO1 by the Operations Centre
	2015	The Issuer has violated the DO1 processing time established in the Procedure	Not required	Not required
	2017	The text message required under the Procedure has not been generated by the Issuer during DO1 processing	Not required	Not required
	2013	DO1 processing conditions provided by the Procedure have been violated or not fulfilled by the Issuer	**Required** The Acquirer's conclusion indicating the Issuer's violation of the DO1 processing conditions established under the Procedure	COND DO1 VIOLATED
01, 02, 03	2008	The original transaction was carried out with the processing of the Card microchip data and confirmed by PIN entry	Not required	CHIP AND PIN
01	2008	The original transaction was carried out with the authentication procedure using 3D Secure protocol	Not required	3D SEC
02	2008	The original transaction was carried out with the processing of the card microchip data	Not required	CHIP READ

03	2013	The original operation was carried out with the established Cardholder authentication (verification) procedure	**Required** The Acquirer's conclusion pointing to the completion of the established procedure for the Cardholder's authentication (verification) during the original transaction	Not required

4.8.6. Processing features DO2:

Processing code DO2	Processing features DO2:
2001, 2002, 2008, 2011, 2013, 2014, 2015, 2017	No

4.8.7. Grounds for DO3 processing and requirements to documentation and text messages:

Processing basis DO3	Documentation	Text message
DO2 processing conditions established under the Procedure (grounds and features of DO2 processing, the requirements to the documentation and text message) were violated or not fulfilled by the Acquirer	**Required** The Issuer's conclusion indicating the Acquirer's violation of the DO2 processing conditions established under the Procedure	VIOLATION COND DO2
The Issuer protests the information and/or documentation provided by the Acquirer	**Required** The Issuer's conclusion containing a justified and, where necessary, confirmed by additional documents, refutation of the information and/or documents documentation provided by the Acquirer	Not required

5. Review of the Regulations violation complaint

5.1.   The Issuer has the right to file a complaint for the violation of the Regulations strictly in compliance with all the following conditions:
- the Regulations were violated during the original transaction

- the nature of the Regulations violation does not allow for the use of any of the Dispute codes to initiate a dispute cycle in accordance with the general procedure

- a direct consequence of the Regulations violation is financial losses that have been incurred or will inevitably be incurred by the Issuer and/or the Cardholder (these financial loss would not have been incurred, if the Regulations had been complied with)

- no more than 90 calendar days have passed since the detection of the Regulations violation

- no more than 360 calendar days have passed since the original transaction had been processed

5.2.   The Issuer shall send a complaint of a violation of the Regulations for the Acquirer. The complaint text must contain a proof of fulfilment of all the complaint filing conditions set forth in the Regulations. The Issuer shall also attach all the documents related to the complaint subject (if available). The following complaint filing procedure shall be established:

- before NSPC Dispute Plus System is put into service – a complaint is submitted via EDMS in accordance with the Regulations for the exchange of dispute documentation.

- after NSPC Dispute Plus System is put into service – a complaint is submitted via NSPC Dispute Plus System in accordance with NSPC Dispute Plus System Manual.

5.3.   The Acquirer shall consider the complaint within 30 calendar days from its filing date. Based on the results of such review, the Acquirer shall notify the Issuer of its agreement (full or partial) with the claims stated in the complaint, or submit a reasoned refusal to satisfy such claims. The following procedure for the Acquirer's response to the Issuer's complaint shall be established:

- before NSPC Dispute Plus System is put into service – a response is submitted via EDMS in accordance with the Regulations for the exchange of dispute documentation.

- after NSPC Dispute Plus System is put into service – a response is submitted via NSPC Dispute Plus System in accordance with NSPC Dispute Plus System Manual.

5.4.   If the Acquirer agrees with the claims contained in a complaint, the respective settlements between the Participants shall be effected as follows:

- For complaints filed via EDMS, the settlements between the Participants are effected by the System Operator based on the application posted in the System Information Resource created by the Issuer in accordance with the Regulations for the exchange of dispute documentation.

- For complaints filed via NSPC Dispute Plus System, the respective settlements between the Participants are effected by the Operator based on the information specified with regards to this dispute in NSPC Dispute Plus System.

5.5.   If the Acquirer dismissed the claims stated in the complaint, or agreed to accept such claims in part, and the Issuer does not consider the dispute settled, the latter may transfer it to the System Operator for final resolution within no later than 30 calendar days from the date of the Acquirer's response. The Issuer is also entitled to transfer the dispute to the System Operator for final resolution, if the Acquirer failed to consider the complaint within the specified period. Such dispute shall be transferred to the System Operator within no later than 30 calendar days from the date of expiry of the Acquirer's response.

6. Final resolution of a dispute by the System Operator

6.1.   The Participants are entitled to transfer a dispute to the System Operator for final resolution in cases specified in Sections 3 and 5 of the Procedure. The following procedure for the transfer of a dispute to the System Operator for final resolution shall be established:

- before NSPC Dispute Plus System is put into service – a dispute is transferred via EDMS in accordance with the Regulations for the exchange of dispute documentation.

- after NSPC Dispute Plus System is put into service – a dispute is transferred via NSPC Dispute Plus System in accordance with NSPC Dispute Plus System Manual.

6.2.   After a dispute has been transferred to the System Operator for final resolution, the waiting period of 10 calendar days is set for the given dispute, during which the Participants may withdraw the dispute by acknowledging the groundlessness of their standing, without payment of fees for the dispute final resolution by the System Operator. If a dispute has been withdrawn, the System Operator shall effect the final settlement between the Participants under this dispute. The following procedure for withdrawing a dispute by the System Operator shall be established:

- for disputes submitted via EDS, the Participant withdraws such a dispute from consideration by creating an application in the System Information Resource. Such application shall be created in accordance with Regulations for the exchange of dispute documentation.

- disputes submitted via NSPC Dispute Plus System are withdrawn from consideration in NSPC Dispute Plus System in accordance with NSPC Dispute Plus System Manual.

6.3.   Upon completion of the waiting period, a dispute is allowed to be withdrawn by the System Operator by its decision. Such decision is made by the System Operator that relies on the principles of integrity, objectivity, independence and justice, as well as based on:

- all the information and/or documentation available for the given dispute, which was provided by the Participants to each other at the previous dispute resolution stages

- the applicable provisions of the Regulations that were in force at the time of a transaction and/or the violation of the Regulations, which are the subject of the dispute

- the System practices to resolve similar disputes
- other data necessary to clarify the dispute subject.

6.4. By making a decision, the Operator resolves A dispute in favor of one of the Participants. In this case, the Operator's decision may specify the amount to be reimbursed to the winning Participant, if the dispute amount stated by the initiator is recognised as erroneous or incorrect.

6.5. Based on the System Operator's decision, penalties may be exacted from the Participants for the Procedure violations made in course of the dispute resolution actions, i.e.:

- a penalty for unreasonable processing of a Disputable operation - RUB5000 (five thousand rubles) for each violation
- a penalty for non-provision of the required documentation on a Disputable operation - RUB5000 (five thousand rubles) for each violation
- a penalty for provision of the knowingly incorrect documentation on a Disputable operation - RUB5000 (five thousand rubles) for each violation

6.6. All settlements pursuant to the System Operator's decision are effected by including the amounts specified in paras 6.4 and 6.5 of this Procedure into the Net Positions Registers.