

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

# **MIR PAYMENT SYSTEM**

## **REGULATIONS**

### **APPENDIX 7**

### **REPORT**

### **ON CARD ISSUE AND ACQUIRING**

*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 PS CARD ISSUE REPORT FORM

Participant's individual code	Lending institution's registration number	Lending institution's name	Bank product's 8-digit BIN	Number of cards		Advance transactions				Credit transactions		Payment transactions								Transfer transactions						
				total	including: active	in RF		abroad		in RF		total	in RF				abroad				as regards crediting		as regards debiting			
													quantity	amount	quantity	amount	quantity	amount	quantity	amount					quantity	amount
				at on-line shops	at on-line shops																					
pcs	pcs	units	thous. RUB	units	thous. RUB	units	thous. RUB	units	thous. RUB	units	thous. RUB	units	thous. RUB	units	thous. RUB	units	thous. RUB	units	thous. RUB	units	thous. RUB	units	thous. RUB			
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	
<b>Section 1. Card transactions carried out in a Participant's devices</b>																										
			BIN 1																							
			BIN 2																							
			...																							
			BIN n																							
<b>Total for Participant</b>																										
<b>Total for Section 1</b>																										
<b>Section 2. Card transactions carried out in other Participant's devices</b>																										
			BIN 1																							
			BIN 2																							
			...																							
			BIN n																							
<b>Total for Participant</b>																										
<b>Total for Section 2</b>																										
<b>Total for Report</b>																										

1. Direct Participants-Sponsors include in the Report data on all of their Indirect Participants.
2. System Participants are not supposed to complete the Mir PS Card Issue Report.

3. Data included in the Report in thousands of roubles are shown with two signs after the decimal point.
4. Amounts of Transactions conducted in a foreign currency are converted into roubles at the official foreign currency-rouble exchange rate established by the Bank of Russia as of the payment clearing date.
5. Section 1 of the Report shows Transactions carried out using Cards issued by the lending institution in the devices of this lending institution.
6. Section 2 of the Report shows Transactions carried out using Cards issued by the lending institution in the devices of this lending institution.
7. The Report's summary data are prepared regarding each Participant, each Section and the Report as a whole.
8. If Transactions were carried out during the reporting period, but payment clearing thereon was effected in the period following the reporting period, data on such Transactions are included in the reporting period, in which payment clearing thereon was effected.
9. Transactions, on which the entire Transaction amount was refunded in the reporting period, are not included in the Report. The Report shows the actual number and amount of Transactions, on which cash was partially refunded in the reporting period. If in the reporting period there was a refund of cash on Transactions conducted in the previous reporting period, data on Transactions for the reporting period are updated as regards the number and amount of such Transactions.
10. Column 1 of the Report is intended for a Participant's individual code assigned by the Operator.
11. Columns 2 – 3 of the Report are intended for a lending institution's registration number and name.
12. Column 4 of the Report is intended for the 8-digit BIN allocated to a Participant by the Operator for issuing Cards.
13. Column 5 of the Report is intended for the actual number of Cards issued by a Participant, that are valid as of the 1st day of the month following the reporting period. Details of expired Cards are not included in this column.
14. Column 6 of the Report is intended for the number of Cards used to conduct Transactions during the reporting period; account is also taken of the number of Cards that were expired as of the 1st day of the month following the reporting period and that were used for Transactions during the reporting period.
15. Columns 7-10 of the Report are intended for information on the number and amount of Card cash advance Transactions in the Russian Federation and abroad.
16. Columns 11-12 of the Report are intended for information on the number and amount of Card credit Transactions.

17. Columns 13-22 of the Report are intended for information on the number and amount of Card Transactions conducted to pay for goods (works, services) in the Russian Federation and abroad.
  - Columns 15-18 of the Report are intended for information on the number and amount of Card Transactions conducted to pay for goods (works, services) at organisations registered in the Russian Federation, including those selling goods online via the Internet.
  - Columns 19-22 of the Report are intended for information on the number and amount of Card Transactions conducted to pay for goods (works, services) at organisations registered outside the Russian Federation, including those selling goods online via the Internet.
18. Columns 23-26 of the Report are intended for information on the number and amount of Card-to-Card transfer Transactions:
  - columns 23-24 of the Report are intended for information on the number and amount of Card crediting Transactions;
  - columns 25-26 of the Report are intended for information on the number and amount of Card debiting Transactions.

2. MIR PS CARD ACQUIRING REPORT FORM

2.1. Information on the infrastructure intended to conduct Card Transactions

Participant's individual code	Lending institution's registration number	Lending institution's name	Number of contracts		Number of ATMs and Payment Kiosks					Number of Point-of-Sale Terminals		
			total	including:	total	including:				total	including:	
				with on-line shops		with cash advance function	with function of payment for goods (works, services)	with cash acceptance function	with card-to-card transfer function		installed at sales (works, services) organisations	at cash advance offices
			units	units	pcs	pcs	pcs	pcs	pcs	pcs	pcs	pcs
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Total for Participant</b>												
<b>Total for Report</b>												

1. Direct Participants-Sponsors include in the Report data on all of their Indirect Participants.
2. System Participants include in the Report data on all the lending institutions participating in a System Participant's payment system.
3. The Report should include information on the number of devices that can be used for Card Transactions as of the 1st day of the month following the reporting period.
4. The Report's summary data are prepared regarding each Participant the Report as a whole.
5. Column 1 of the Report is intended for a Participant's individual code assigned by the Operator.
6. Columns 2 – 3 of the Report are intended for a lending institution's registration number and name.
7. Columns 4 - 5 of the Report are intended for the number of Card transactions settlement contracts signed by a Participant with organisations and private entrepreneurs.
  - Column 4 of the Report is intended for the total number of contracts.

- Column 5 of the Report is intended for the number of contracts signed with on-line shops.
8. Columns 6 - 9 of the Report are intended for information on the number of ATMs and Payment Kiosks that can be used for the following Card Transactions as of the 1st day of the month following the reporting period:
- cash advance;
  - account crediting;
  - payment for goods (works, services).
  - card-to-card transfer
9. Column 6 of the Report is intended for information on the actual number of ATMs and Payment Kiosks, not for the sum of values in columns 7 - 10.
- Column 7 of the Report is intended for information on the number of ATMs that can be used for cash advance Transactions.
  - Column 8 of the Report is intended for information on the number of ATMs and Payment Kiosks that can be used for Card Transactions of payment for goods (works, services).
  - Column 9 of the Report is intended for information on the number of ATMs and Payment Kiosks that can be used for account credit Transactions.
  - Column 10 of the Report is intended for information on the number of ATMs and Payment Kiosks that can be used for card-to-card transfer Transactions.
10. Column 11 of the Report is intended for information on the actual number of ATMs and Payment Kiosks, not for the sum of values in columns 12 – 13:
- Column 12 of the Report is intended for information on the number of Point-of-Sale Terminals installed at sales (works, services) organisations for Card Transactions of payment for goods (works, services).
  - Column 13 of the Report is intended for information on the number of Point-of-Sale Terminals installed at CAOs for cash advance Transactions using Cards.

2.2. Information on Card Transactions conducted through Card receiving equipment

Participant's individual code	Lending institution's registration number	Lending institution's name	Payment for goods (works, services).								Cash withdrawal Transactions				Credit transactions		Transfer transactions	
			total		including:						through ATMs		through Point-of-Sale Terminals					
			quantity	amount	quantity	amount	quantity	amount	quantity	amount	quantity	amount	quantity	amount	quantity	amount	quantity	amount
			units	thous. RUB	units	thous. RUB	units	thous. RUB	units	thous. RUB	units	thous. RUB	units	thous. RUB	units	thous. RUB	units	thous. RUB
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
<b>Subsection 1. Transactions carried out through equipment installed in the Russian Federation, using Cards issued by a lending institution</b>																		
<b>Total for Subsection 1</b>																		
<b>Subsection 2. Transactions carried out through equipment located in the Russian Federation, using Cards issued by other lending institution in the Russian Federation</b>																		
<b>Total for Subsection 2</b>																		
<b>Subsection 3. Transactions carried out through equipment located in the Russian Federation, using Cards issued beyond the Russian Federation</b>																		
<b>Total for Subsection 3</b>																		
<b>Total for Report</b>																		

1. Direct Participants - Sponsors include in the Report data on all of their Indirect Participants.
2. System Participants include in the Report data on all the lending institutions participating in a System Participant's payment system.

3. Data included in the Report in thousands of roubles are shown with two signs after the decimal point.
4. Amounts of Transactions conducted in a foreign currency are converted into roubles at the official foreign currency-rouble exchange rate established by the Bank of Russia as of the payment clearing date.
5. When completing the Report, a Participant includes information on all the Transactions conducted both by Cardholders - Customers of this Participant (Section 1) and Cardholders of other resident issuers (Section 2) and non-resident issuers (Section 3).
6. System Participants are not supposed to fill in Section 1.
7. The Report's summary data are prepared regarding each Section and the Report as a whole.
8. Column 1 is intended for a Participant's individual code assigned by the Operator.
9. Columns 2 – 3 are intended for a lending institution's registration number and name.
10. Columns 4 - 11 of the Report are intended for information on Transactions of payment for goods (works, services).
  - Columns 4 and 5 of the Report are intended for information on all the Transactions of payment for goods (works, services).
  - Columns 6 and 7 of the Report are intended for information on Transactions of payment for goods (works, services) carried out using Point-of-Sale Terminals.
  - Columns 8 and 9 of the Report are intended for information on Transactions of payment for goods (works, services) carried out through ATMs and Payment Kiosks.
  - Columns 10 and 11 of the Report are intended for information on Transactions of payment for goods (works, services) carried out using the Internet.
11. Columns 12 - 15 of the Report are intended for information on the number and amount of cash advance Transactions using Cards.
  - Columns 12 and 13 of the Report are intended the number and amount of cash advance Transactions through ATMs.
  - Columns 14 and 15 of the Report are intended for the number and amount of cash advance Transactions through Point-of-Sale Terminals (CAO).
12. Columns 16 and 17 of the Report are intended for the number and amount of account credit Transactions.
13. Columns 18 and 19 of the Report are intended for the number and amount of card-to-card transfer Transactions.