

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

# **MIR PAYMENT SYSTEM**

## **REGULATIONS**

### **APPENDIX 8. TARIFFS**

Version 1.0

**Moscow. 2015**

*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.*



## **Contents**

General Provisions .....	4
Section 1. FEES FOR OPERATING AND PAYMENT CLEARING SERVICES .....	5
Section 2. INTERCHANGE REIMBURSEMENT FEES .....	13
Section 3. FEES FOR THE PAYMENT PROCESSING CENTRE'S SERVICES .....	22

### General Provisions

These Tariffs of the System are an integral part of the Mir PS Regulations and contain the charges and material conditions of charging fees for services rendered to Participants in the Mir PS.

The Mir Payment System Operator may unilaterally alter and amend the current tariffs by giving prior notice to Participants as and when provided in cl. 1.2 of the Mir PS Regulations. The tariffs are denominated in the currency of the Russian Federation as a fixed amount or as a percentage of the transaction amount.

Fees for services in the Mir PS are calculated in the currency of the Russian Federation. The Operator charges no fees for joining the Mir PS.

When charging for the Operator's services as per the tariffs, the Operator sends a Participant work completion/service delivery certificates and invoices, where so provided by applicable laws of the Russian Federation, via the electronic document management system (EDMS) or in hard copy. The report containing information on fees for the Operator's services is available for Participants on the Payment System Information Resource. When sent via EDMS, electronic documents are considered to have been received by a Participant in accordance with the electronic document management regulations.

## **SECTION 1.FEES FOR OPERATING AND PAYMENT CLEARING SERVICES**

<b><i>Fees</i></b>	<p>Fees for operating and payment clearing services are charged from a Participant for the Operator. Service fees specified in the tariffs are VAT exclusive.</p> <p>The services marked with “*” are subject to VAT under applicable laws of the Russian Federation.</p>
<b><i>Frequency</i></b>	<p>Fees are charged at the intervals set for each particular service.</p>
<b><i>Procedure</i></b>	<p>Fees for operating and payment clearing services are included in a Participant’s Clearing Position, unless otherwise provided by the Mir PS Regulations, Standards or these tariffs. When acceding to the Regulations, a Participant entitles the Payment Processing Centre to debit the commission amounts included in the Net Positions Register from the Participant’s Account.</p> <p>Details of services and fees for services are included in Reports prepared by the Payment Clearing Centre and sent to a Participant with the following frequencies:</p> <p>A weekly charged fee is included in the Report prepared on a weekly basis.</p> <p>A fee charged with another frequency is included in the Report prepared by the Operator within ten (10) working days after the expiry of the reporting/service delivery period.</p> <p>The fee for the use of a logo (image), trademark and/or service trademark by a Participant is included in the Report prepared within fifteen (15) working days after the expiry of the reporting quarter.</p> <p>The Report format can be found in the System Standards.</p>

Table 1.1. Tariffs

No.	Service description	Payer	Charging frequency/conditions	Tariff (RUB/%)	
				To 31.03.2016 inclusive	From 01.04.2016
1.	<b>Assignment and support of identifiers (bank identification number (BIN)):</b>				
1.1.	BIN assignment	Issuer/ Acquirer	one-time/per BIN	RUB5,000	RUB10,000
1.2.	Bin support	Issuer/ Acquirer	monthly/per BIN from BIN assignment date	RUB300	RUB300
2.	<b>Participants' projects monitoring</b>				
2.1.	Adjustment of a Participant's basic/initial configuration (implementation) within an activity type:	Participant	one-time/ compulsory payment <sup>1</sup>		
	- as per type A <sup>2</sup> :			RUB450,000	RUB600,000
	- as per type B:			RUB300,000	RUB400,000
	- as per type C:			RUB300,000	RUB400,000

<sup>1</sup> Applied with regard to the configuration of Direct Participants, Indirect Participants and Participants of a System Participant's payment system

<sup>2</sup> Refer to Appendix 2 "Document Forms" to the Regulations for the classification of participation and activity types

## Mir Payment System

No.	Service description	Payer	Charging frequency/conditions	Tariff (RUB/%)	
				To 31.03.2016 inclusive	From 01.04.2016
2.2.	Modifying a Participant's basic configuration <sup>3</sup> : - within a project	Participant	monthly/per project month	RUB50,000	RUB50,000
	- without a project		one-time/the fee is to be pre-agreed by the parties depending on the actual scope and period of work	from RUB20,000	from RUB20,000
2.3.	Issue of a certificate of the Issuing Bank's card issuance key	Issuer	one-time/per certificate	RUB4,000	RUB4,000
2.4.	Delivery of connection testing and certification services to a Participant with the participation status: - as per type A:	Participant	monthly	RUB37,500	RUB50,000
	- as per type B:			RUB18,750	RUB25,000
	- as per type C:			RUB18,750	RUB25,000
3.	<b>Access to the Operator's telecommunication data transfer network</b>	Participant	monthly/per channel	RUB50,000	RUB50,000
4.	<b>Delivery of operating, authorised, payment clearing and other services</b>		monthly/per month		
	- minimum fee as per cl. 4, except for sub-cl. 4.10 <sup>4</sup>	Direct Participant		RUB0	RUB50,000

<sup>3</sup> Applied with regard to modifying the basic configuration of Direct Participants, Indirect Participants and Participants of a System Participant's payment system

<sup>4</sup> Charged if the total amount of fees as per cl. 4, except for sub-cl. 4.10, does not exceed the specified tariff.

## Mir Payment System

No.	Service description	Payer	Charging frequency/conditions	Tariff (RUB/%)	
				To 31.03.2016 inclusive	From 01.04.2016
		Indirect Participant, System Participant's Participant		RUB0	RUB30,000
4.1.	Processing of successful financial authorisation requests (only charged from the Issuer)	Issuer	weekly/per transaction depending on its size		
	- Debit, Prepaid Card		RUB250 max	RUB0	RUB0.1
			from RUB250 to 5,000	RUB0	RUB0.4
			from RUB5,000	RUB0	RUB0.6
	- other card products		RUB250 max	RUB0	RUB0.2
			from RUB250 to 5,000	RUB0	RUB0.5
		from RUB5,000	RUB0	RUB0.75	
4.2.	Processing of nonfinancial and failed <sup>5</sup> authorisation messages (decline response, card balance enquiry, card PIN change)	Issuer	weekly/per transaction	RUB0	RUB0.5
4.3.	Performance of verification operations (verification of PIN code, CVV2, PS payments application cryptogram)	Issuer	weekly/per transaction	RUB0	RUB0.3
4.4.	Backup Authorisation Service				
4.4.1.	Authorisation processing by Backup Authorisation Service	Issuer	weekly/per transaction	RUB0	RUB1

<sup>5</sup> Failed authorisation requests caused by: a) format error (response code 30) or b) Issuer's inaccessibility (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 inaccessible) - fee is charged.



No.	Service description	Payer	Charging frequency/conditions	Tariff (RUB/%)	
				To 31.03.2016 inclusive	From 01.04.2016
4.4.2.	Record retention in exception file	Issuer	monthly/per record	RUB0	RUB0.5
4.4.3.	BIN range support in Backup Authorisation Service	Issuer	monthly/BIN range	RUB0	RUB500
4.5.	Cross-border transaction processing (in addition to cl.4.1, 4.4.1)	Issuer/ Acquirer	weekly		
	- Debit, Prepaid Card		per transaction	RUB0	RUB0.3
	- other card products		of weekly transaction volume	0%	0.15%
4.6.	Transaction processing as part of payment clearing procedure	Issuer	weekly/per transaction depending on its size:		
			RUB250 max	RUB0	RUB0.1
	- Debit, Prepaid Card		from RUB250 to 5,000	RUB0	RUB0.4
			from RUB5,000	RUB0	RUB0.6
			RUB250 max	RUB0	RUB0.2
	- other card products		from RUB250 to 5,000	RUB0	RUB0.5
		from RUB5,000	RUB0	RUB0.75	

## Mir Payment System

No.	Service description	Payer	Charging frequency/conditions	Tariff (RUB/%)	
				To 31.03.2016 inclusive	From 01.04.2016
4.7.	Transaction processing as part of payment clearing procedure	Acquirer	weekly/per transaction depending on its size		
	- Debit, Prepaid Card		RUB250 max	RUB0	RUB0.1
			from RUB250 to 5,000	RUB0	RUB0.4
			from RUB5,000	RUB0	RUB0.6
	- other card products		RUB250 max	RUB0	RUB0.2
			from RUB250 to 5,000	RUB0	RUB0.5
		from RUB5,000	RUB0	RUB0.75	
4.8.	Clearing Position calculation	Participant	monthly/per month	RUB10,000	RUB10,000
4.9.	Device Locator's maintenance and upgrading*	Issuer	monthly/per month	RUB0	RUB10,000
4.10.	Preparation of nonstandard reports on the Participant's portfolio at the Participant's requests	Participant	monthly/per report	RUB0	RUB1,000
5.	<b>Use of a logo (image), trademark and/or service trademark by a Participant</b>				
5.1.	For interbank turnover on transactions with cards issued within the MIR PS*	Issuer/ Acquirer	quarterly		
	- Debit, Prepaid Card		per transaction	RUB0	RUB0.3
	- other card products		of quarterly transaction volume	0%	0.03%
5.2.	Trademark placement on the Mir card*:	Issuer	quarterly		
	- Premium Card		per card	RUB0	RUB <sup>6</sup> 0

<sup>6</sup> The fee amount will be defined as relevant services provided by the Mir PS for Premium Cards are implemented.

## Mir Payment System

No.	Service description	Payer	Charging frequency/conditions	Tariff (RUB/%)	
				To 31.03.2016 inclusive	From 01.04.2016
	- other card products		per card	RUB0	RUB0
<b>6.</b>	<b>Use of the disputable transaction processing system</b>				
<b>6.1.</b>	Providing access to the NSPC Dispute Plus automated disputable documentation exchange system	Participant	monthly/per 10 system users	RUB0	RUB10,000
<b>6.2.</b>	Processing a disputable transaction involving submission of disputable documentation	transaction initiator	per transaction	RUB0	RUB100
<b>6.3.</b>	System's final dispute resolution processing:		one-time		
	- for dispute transfer to the System for resolution	party found liable	for dispute	RUB0	RUB15,000
	- for decision-making by the System	party found liable	for dispute	RUB0	RUB15,000
<b>6.4.</b>	Providing information on transactions	Issuer/ Acquirer	monthly		
	- providing information on the list of transactions		per request	RUB0	RUB50
	- providing transaction details		per transaction	RUB0	RUB75
<b>7.</b>	<b>Arrangement of conferences:*</b>				
<b>7.1.</b>	Arrangement of conferences in the format:	Issuer/ Acquirer	one-time		
	- web format		per conference participant	RUB3,000	RUB3,000
	- in-person format		per conference participant	RUB15,000	RUB15,000
<b>7.2.</b>	Arrangement of conferences at Participant's request	Issuer/ Acquirer	per conference participant	RUB30,000	RUB30,000



## **SECTION 2.INTERCHANGE REIMBURSEMENT FEES**

<b>Fees:</b>	Fees of this type are credited to and/or debited from a Participant's Account in favour of another Participant in roubles (depending on the transaction types listed in Table 2.1).
<b>Payment frequency</b>	The fee amount is credited/debited on a daily basis.
<b>Payment procedure</b>	<p>A Participant's order to pay interchange reimbursement fees is prepared by the Payment Clearing Centre on behalf of the Participant and included in the Participant's Clearing Position.</p> <p>Information on the IRF amount is included in Reports prepared by the Payment Clearing Centre and sent to the Participant.</p> <p>Not subject to VAT.</p>

Table 2.1. Transaction types

Transaction	Transaction description	IRF payer
Purchase	Payment for product/service	Acquirer
Chargeback	Chargeback/cost adjustment of product/service	Issuer
Cash advance	Cash advance	Issuer
Transaction (Purchase) cancelled	Transaction cancelled by Acquirer as resulting from processing error	Issuer
Transaction (Chargeback) cancelled	Chargeback Transaction cancelled	Acquirer
Transaction (Cash Advance) cancelled	Cash Advance Transaction cancelled	Acquirer

## Mir Payment System

Transaction	Transaction description	IRF payer
Refund order on Transaction (Purchase)	Issuer initiated Purchase Transaction dispute cycle	Issuer
Refund order on Transaction (Chargeback)	Issuer initiated Chargeback Transaction dispute cycle	Acquirer
Refund order on Transaction (Cash Advance)	Issuer initiated Cash Advance Transaction dispute cycle	Acquirer
Refund order on Transaction (Purchase) cancelled	Issuer cancelled erroneously processed Purchase chargeback order Transaction	Acquirer
Refund order on Transaction (Chargeback) cancelled	Issuer cancelled erroneously processed transaction "Chargeback order on Chargeback Transaction"	Issuer
Refund order on Transaction (Cash Advance) cancelled	Issuer cancelled erroneously processed transaction "Refund order on Cash Advance Transaction"	Issuer
Transaction (Purchase) resubmission for payment	Acquirer reprocessed Purchase Transaction in response to chargeback order initiated by Issuer	Acquirer
Transaction (Chargeback) resubmission for payment	Acquirer reprocessed Chargeback Transaction in response to chargeback order initiated by Issuer	Issuer
Transaction (Cash Advance) resubmission for payment	Acquirer reprocessed Cash Advance Transaction in response to chargeback order initiated by Issuer	Issuer
Transaction (Purchase) resubmission for payment cancelled	Acquirer cancelled erroneously processed resubmission of Purchase Transaction	Issuer

## Mir Payment System

Transaction	Transaction description	IRF payer
Transaction (Chargeback) resubmission for payment cancelled	Acquirer cancelled erroneously processed resubmission of Chargeback Transaction	Acquirer
Transaction (Cash Advance) resubmission for payment cancelled	Acquirer cancelled erroneously processed resubmission of Cash Advance Transaction	Acquirer
Refund reorder on Transaction (Purchase)	Issuer reordered refund on Purchase Transaction	Issuer
Refund reorder on Transaction (Chargeback)	Issuer reordered refund on Chargeback Transaction	Acquirer
Refund reorder on Transaction (Cash Advance)	Issuer reordered refund on Cash Advance Transaction	Acquirer
Refund reorder on Transaction (Purchase) cancelled	Issuer cancelled erroneous refund reorder on Purchase Transaction	Acquirer
Refund reorder on Transaction (Chargeback) cancelled	Issuer cancelled erroneous refund reorder on Chargeback Transaction	Issuer
Refund reorder on Transaction (Cash Advance) cancelled	Issuer cancelled erroneous refund reorder on Cash Advance Transaction	Issuer
Card-to-card transfer	Using Acquirer Bank's device, Cardholder initiates cash transfer to cardholder's account	Recipient Issuer and Acquirer
Transaction (Transfer) cancelled	Transaction cancelled by Acquirer as resulting from processing error	Transmitter Issuer and Acquirer

## Mir Payment System

Transaction	Transaction description	IRF payer
Chargeback (Transfer) order	Issuer initiated Transfer Transaction dispute cycle	Transmitter Issuer and Acquirer
Chargeback (Transfer) order cancelled	Issuer cancelled erroneously processed Transfer Chargeback Order Transaction	Recipient Issuer and Acquirer
Transaction (Transfer) resubmission for payment	Acquirer reprocessed Transfer Transaction in response to chargeback order initiated by Issuer	Recipient Issuer and Acquirer
Transaction (Transfer) resubmission for payment cancelled	Acquirer cancelled erroneously processed resubmission of Transfer Transaction	Transmitter Issuer and Acquirer
Chargeback (Transfer) reorder	Issuer reordered chargeback on Transfer Transaction	Transmitter Issuer and Acquirer
Chargeback (Transfer) reorder cancelled	Issuer cancelled erroneous chargeback reorder on Transfer Transaction	Recipient Issuer and Acquirer
Account crediting with cash	Cardholder credits card account with cash	Recipient Issuer
Balance enquiry	Cardholder requested information about available funds on card	Issuer
Failed authorisation message	Failed authorisation requests caused by: a) format error (response code 30) or b) Issuer's inaccessibility (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 inaccessible) - fee is charged.	Issuer



## Mir Payment System

---

Transaction	Transaction description	IRF payer
PIN code change in ATM	Cardholder changed PIN code in ATM	Issuer
Request for copy of prepared transaction document	Issuer requested prepared transaction document for dispute resolution	Issuer

Table 3.2. Interchange reimbursement fee rates

No.	Transaction	Rate per transaction (%/RUB)
1.	Transaction of payment for goods/services depending on the activity classification of a retailer and service outlet (MCC) <sup>7</sup> .	
	Clauses 1) - 4):	
	– transaction processing period – 3 working days;	
	– applicable to all card products, except for the Debit, Prepaid Card.	
	1) Utility services, including electricity, gas, water supply, sewerage; code 4900	RUB4
	2) Payment for public and municipal services, duties, late charges and penalties; codes 9211, 9222, 9223, 9399	0.15%
	3) Services by retail outlets (products and supermarkets) with increased volume of transactions; code 5411	0.50%
	4) City and suburban transport services; code 4111,4131	0.50%
Clauses 5) - 6):		
– transaction processing period – 3 working days;		
– applicable to all card products, except for Debit, Prepaid and Classical Debit cards.		
5) Fast food outlet services; code 5814	1.00%	
6) Services by retail outlets (products and supermarkets), code 5411	1.20%	

<sup>7</sup> If a transaction does not meet the qualifying requirements set out in cl. 1, the tariffs as per cl. 2 - 4 apply.

## Mir Payment System

	<p>Clauses 7) - 9):</p> <ul style="list-style-type: none"> <li>– applicable to all card products, except for the Debit, Prepaid and Classical Debit cards.</li> </ul> <p>7) Telecommunication service; code 4814</p> <p>8) Air passenger transport services; codes 3000-3299, 4511</p> <p>9) Railway passenger transport services; code 4112</p> <p>Clause 10):</p> <ul style="list-style-type: none"> <li>– applicable to all card products.</li> </ul> <p>10) Tax payment, code 9311</p> <p>Clauses 11) - 12):</p> <ul style="list-style-type: none"> <li>– depending on card product.</li> </ul> <p>11) Car rental (7512)</p> <ul style="list-style-type: none"> <li>– Debit, Prepaid Card</li> <li>– Classical Debit Card</li> <li>– Classical Credit Card</li> <li>– Premium Card</li> </ul> <p>12) Hotels (7011)</p> <ul style="list-style-type: none"> <li>– Debit, Prepaid Card</li> <li>– Classical Debit Card</li> <li>– Classical Credit Card</li> <li>– Premium Card</li> </ul>	<p>1.00%</p> <p>1.00%</p> <p>1.00%</p> <p>0.00%</p> <p>RUB3</p> <p>0.80%</p> <p>1.30%</p> <p>2.00%</p> <p>RUB3</p> <p>0.80%</p> <p>1.30%</p> <p>2.00%</p>
2.	Transaction of payment for goods/services (provided that all conditions are met: card is available, contact chip data are used to obtain card details, authentication method: PIN or signature, period for Acquirer to process transaction – no more than 3 working days), depending on card product:	

## Mir Payment System

	<ul style="list-style-type: none"> <li>1) Debit, Prepaid Card</li> <li>2) Classical Debit Card</li> <li>3) Classical Credit Card</li> <li>4) Premium Card</li> </ul>	<ul style="list-style-type: none"> <li>RUB3</li> <li>0.80%</li> <li>1.30%</li> <li>2.00%</li> </ul>
3.	<p>Transaction of payment for goods/services (e- and m-commerce: involving reliable cardholder authentication or provided that Acquirer supports a transaction under reliable authentication standards and Issuer is not certified for reliable authentication; processing period – no more than 3 working days), depending on card product:</p> <ul style="list-style-type: none"> <li>1) Debit, Prepaid Card</li> <li>2) Classical Debit Card</li> <li>3) Classical Credit Card</li> <li>4) Premium Card</li> </ul>	<ul style="list-style-type: none"> <li>RUB3</li> <li>0.80%</li> <li>1.30%</li> <li>2.00%</li> </ul>
4.	<p>Transaction of payment for goods/services (basic tariff for transactions not meeting the conditions of previous sections, namely given one of the following conditions: a transaction is carried out without authentication or card; while the card is available, a transaction is carried out without the use thereof when receiving card contact chip data; processing period – from 3 working days), depending on card product:</p> <ul style="list-style-type: none"> <li>1) Debit, Prepaid Card</li> <li>2) Classical Debit Card</li> <li>3) Classical Credit Card</li> <li>4) Premium Card</li> </ul>	<ul style="list-style-type: none"> <li>RUB4</li> <li>1.00%</li> <li>1.50%</li> <li>2.00%</li> </ul>
5.	<p>Cash advance on all products</p> <p>With transaction processing period from 3 working days</p>	<ul style="list-style-type: none"> <li>0.45%</li> <li>0.40%.</li> </ul>
6.	Account crediting with cash	0.80%

## Mir Payment System

7.	Cash transfer from Mir <sup>8</sup> card to Mir card: 1) in favour of Acquirer (paid by Recipient Issuer) 2) in favour of Issuer transferring funds (paid by Acquirer)	0.80% 0.40%
8.	Cash transfer from Mir card to another payment system's card: 1) in favour of Issuer transferring funds	RUB40
9.	Balance enquiry	RUB5
10.	Failed authorisation message	RUB0.5
11.	PIN code change in ATM	RUB10
12.	Request for copy of prepared transaction document (RCD) <sup>9</sup>	RUB20

<sup>8</sup> Or from a card of another payment system; in this case the rate as per cl. 7 of subcl. 1 applies).

<sup>9</sup> Fee introduction date – 01.04.2016

### **SECTION 3. FEES FOR THE PAYMENT PROCESSING CENTRE'S SERVICES**

The fees for services of the Payment Processing Centre, whose functions in the System are performed by the Bank of Russia, are charged as per the Bank of Russia's tariffs available on the latter's official website and published in the *Bank of Russia Bulletin*.