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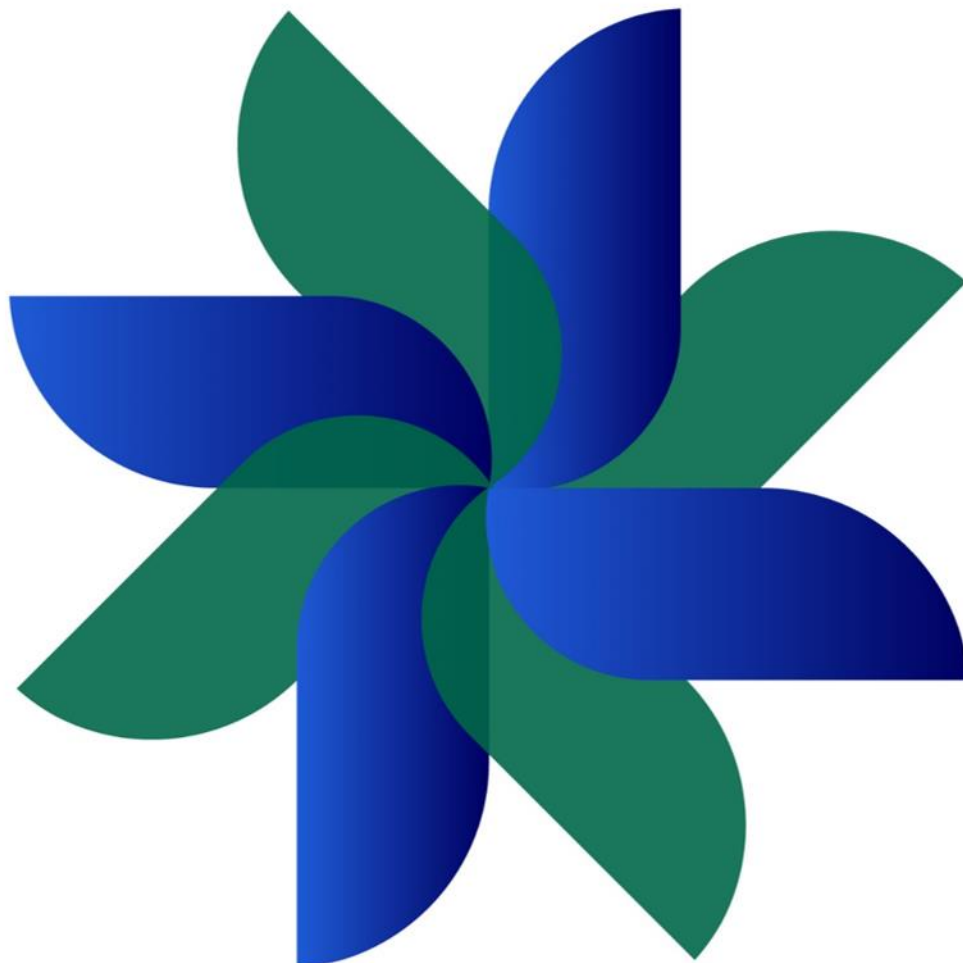
# **Mir Payment System Standard. Mir Payment System Interchange Fees**

**P.148**

**Version 1.28**

*The official language of the “Mir Payment System Standard. Mir Payment System Interchange Fees” (Version 1.28, Moscow 2023) is Russian. This English language text is not an official translation and is provided for information purposes only.*

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**Payment System:** Mir | Mastercard | VISA | AEXP | JCB | UPI | PPS | All PS

*Comments:*



**Scope of Application:** Authorization | Certification | Keys and Cryptography | NIV  
Clearing and Settlement | Disputes and Arbitration | SEDO | Other

*Comments:*



		Participants	Vendors
<b>Audience:</b>	<b>Issuers:</b>	<u>For reference</u>	<u>For reference</u>
	<b>Acquirers:</b>	<u>For reference</u>	<u>For reference</u>

*Comments:*



**Contents:** *This document regulates the principles of applying interchange fees (IF) to Mir and Partner Payment System Participants' Transactions, and sets forth the fee rates and main conditions for their charging*



**Testing/Check by NSPK:** Mandatory | Optional | Not required

*Comments:*



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## Revision List

P.148		Mir Payment System Standard. Mir Payment System Interchange Fees
Version	Revision Date	Revision Content
1.0	01.10.2016	Initial version
1.1	01.02.2017	<ul style="list-style-type: none"> <li>• The wording of Section 1. <i>General Provisions</i> is amended.</li> <li>• Subsection 2.1. <i>IF Payer under Card-to-Card Transaction</i> is amended in the table.</li> <li>• Subsection 2.2. Classic Privilege and Classic Privilege Plus interchange fees are added to the table.</li> <li>• Subsection 2.2. Point 7. <i>Card-to-Card Transaction from a Mir Card to the Other Mir Card</i> is amended in the table.</li> <li>• Subsection 2.2. The wording “with high volume” is replaced in the table with “under a special interchange fee program”.</li> <li>• Subsection 2.2. Point 1. MCC names are amended in the table in accordance with the <i>Requirements to Merchant Category Codes (MCC) Assignment</i></li> </ul>
1.2	01.08.2017	<ul style="list-style-type: none"> <li>• The wording of Section 1. <i>General Provisions</i> is amended.</li> <li>• Subsection 2.3. <i>Interchange Fee Rates for Transactions between Mir Participants and Partner Payment System Participants (ArCa)</i> is added.</li> <li>• Subsection 2.2. Point 2. Purchase transaction is supplemented in the table with processing of contactless transactions performed via a payment application installed on the Cardholder’s device</li> </ul>
1.3	01.11.2017	<ul style="list-style-type: none"> <li>• Subsection 2.2. Point 1, Subpoints 11, 18, 19 are amended in the table.</li> <li>• Subsection 2.3. Point 1, Subpoints 11, 18, 19 are amended in the table.</li> <li>• Section 1. <i>General Provisions</i>. The title of the document determining additional interchange fee rates for purchase transactions performed by Mir Participants under the Loyalty Program is amended</li> </ul>
1.4	01.03.2018	<ul style="list-style-type: none"> <li>• Section 1. <i>General Provisions</i>. The title <i>Cardholder Cashback Service Fee Rates</i> replaces the former one.</li> <li>• Titles of Subsections 2.2 and 2.3 are amended.</li> <li>• Subsections 2.2 and 2.3. Points 1-7 are amended in the table.</li> <li>• Subsection 2.2. Points 7.2 and 7.3 are removed from the table.</li> <li>• Subsection 2.2. Footnote 2 to Point 7.1 is removed from the table.</li> <li>• Subsection 2.3. Footnote 4 to Point 7.1 is amended in the table.</li> <li>• Subsection 2.4 <i>List of Countries by Rate Zones</i> is added</li> </ul>
1.5	30.03.2018	<ul style="list-style-type: none"> <li>• Amendments are made throughout the entire document due to introduction of new card products: Classic and Advanced.</li> <li>• Subsections 2.2. and 2.3. Point 11 is removed from the table</li> </ul>

1.6	25.07.2018	<ul style="list-style-type: none"> <li>• The wording of Section 1. <i>General Provisions</i> is amended.</li> <li>• Subsection 2.2. Point 5. Interchange fee rates for manual cash disbursement transactions are added to the table.</li> <li>• Subsection 2.3. Point 1, Subpoint 2, and Point 18 are amended in the table</li> </ul>
1.7	23.10.2018	<ul style="list-style-type: none"> <li>• Subsection 2.1. Chargeback, Chargeback Reversal and Representment are removed from the table.</li> <li>• Subsection 2.2. Point 7. SMS Card-to-Card Transactions (transaction credit component) are added to the table</li> </ul>
1.8	15.11.2018	<ul style="list-style-type: none"> <li>• Subsection 2.3. Points 1-5 are amended.</li> <li>• Subsection 2.4. <i>Interchange Fee Rates for Domestic Transactions (Rate Zone 1.1)</i> is added.</li> <li>• Subsection 2.5.2 is amended.</li> <li>• Subsection 2.5.3 is added</li> </ul>
1.9	07.12.2018	Subsection 2.2. is amended due to a new line of prepaid products
1.10	15.05.2019	Section 2 <i>Interchange Fees. Payment Procedure</i> is clarified in terms of taxes and duties payment
1.11	02.09.2019	<ul style="list-style-type: none"> <li>• Subsection 2.2. Point 1. New Subpoints 3, 4, 11, 19, 20, 21, 23 are added.</li> <li>• Subsection 2.2. Subpoint 22 of Point 1, Point 3 and Point 4 are amended.</li> <li>• Subsection 2.2. Point 7 is amended.</li> <li>• Subsection 2.3. Point 7 is amended.</li> <li>• Subsection 2.4. Point 7 is amended</li> </ul>
1.12	02.12.2019	<ul style="list-style-type: none"> <li>• Subsection 2.5. New Rate Zone 2.0 for EU transactions is added.</li> <li>• Subsection 2.6. A list of countries of Rate Zone 2.0 is added</li> </ul>
1.13	13.01.2020	<ul style="list-style-type: none"> <li>• Subsection 2.6 is amended in terms of the list of countries and applicability criteria</li> </ul>
1.14.1	15.04.2020	<ul style="list-style-type: none"> <li>• The wordings of <i>Fees</i> and <i>Payment Frequency</i> in Section 2 are clarified.</li> <li>• Subsection 2.2. Point 5 is amended due to a new service <i>Purchase with Cash Back</i> (commencement date – CPD April 29, 2020).</li> <li>• Subsection 2.2. Point 7. IFD PS is removed.</li> <li>• Subsection 2.6. Point 3 is amended.</li> <li>• Subsection 2.2 is temporarily amended in terms of e-commerce purchase transactions to support online retailing during the coronavirus pandemic</li> </ul>
1.14.2	01.06.2020	<ul style="list-style-type: none"> <li>• Subsection 2.2. Point 3 is amended due to the MCC list extension.</li> <li>• Subsection 2.2. Footnotes 2, 3, 5, 6, 9, 10, 11 to the table are removed due to their irrelevance.</li> <li>• Subsection 2.2. Footnote 2 is added to Point 3 of the table</li> </ul>
1.15	01.10.2020	<ul style="list-style-type: none"> <li>• Section 1. <i>General Provisions</i>. Clarification of the interchange fee commencement date is added.</li> <li>• Subsection 2.2. Temporary IFD 1V is removed due to its irrelevance.</li> </ul>

		<ul style="list-style-type: none"> <li>Subsection 2.2. Temporary clarifications of the acquiring types for IFD 13, 1M, 15, 16, 1W, 1J, 1Y are removed.</li> <li>Subsection 2.2. MCC names for IFD 1S, 1T, 13, 15, 16, 1G, 1A are updated in accordance with the <i>Requirements to Merchant Category Codes (MCC) Assignment</i>.</li> <li>Subsection 2.2. Points are renamed into subpoints.</li> <li>Subsection 2.2. Footnote 2 to the table is removed due to its irrelevance.</li> <li>The Acquirer's transaction processing period for IFD A1, M1 is clarified</li> </ul>
1.16	28.10.2020	<ul style="list-style-type: none"> <li>Subsections 2.3, 2.4. IFD 32 is added to Point 3 of the table.</li> <li>Subsections 2.2, 2.3, 2.4. IFD 33 is added to Point 3 of the table.</li> </ul>
1.17	01.02.2021	<ul style="list-style-type: none"> <li>A new rate is added to Subpoints 25 and 26 of Point 1, and Points 2-4 of Subsection 2.2 due to the introduction of a new Mir Supreme Product.</li> <li>Section 1. <i>General Provisions</i>. The document name and the service under the Loyalty Program are updated</li> </ul>
1.18	01.04.2021	<ul style="list-style-type: none"> <li>Subsection 2.2. Point 1. A new interchange fee for tips paid during purchase transactions performed using the Mir Tips Service is introduced (commencement date – CPD July 27, 2021).</li> <li>Subsection 2.1. Data on the tips amount is added.</li> <li>Subsection 2.2. Footnotes 5 and 6 are added.</li> <li>Subsection 2.3. Footnote 7 is added.</li> <li>Subsection 2.5. Footnote 8 is added</li> </ul>
1.18.1	20.07.2021	Subsection 2.6. Switzerland is added to the list of countries of Rate Zone 2.0
1.18.2	01.10.2021	<ul style="list-style-type: none"> <li>Subsection 2.2. Footnotes 2 and 8 are added.</li> <li>Subsection 2.2. Point 1. Subpoint 12 is clarified.</li> <li>Subsection 2.2. Point 1. Subpoint 23. IFD 1P is added.</li> <li>Subsection 2.2. Point 11. IFD EC for purchase transactions with digital certificates is added.</li> <li>Subsection 2.6. USA and Egypt are added to the list of countries of Rate Zones 1 and 1.1.</li> <li>Subsection 2.1. Information on purchase transactions with digital certificates is added</li> </ul>
1.19.1	01.11.2021	<ul style="list-style-type: none"> <li>Amendments are made throughout the entire Subsection 2.2 due to the increase of product interchange fee rates for Individual Customers: Classic Debit, Classic, Classic Prepaid, Privilege, Privilege Prepaid. Commencement date – CPD November 1, 2021.</li> <li>Subsection 2.2. Footnote 7 to Subpoint 28 of Point 1 is removed due to its irrelevance</li> </ul>
1.20	18.04.2022	Subsection 2.2 is amended in terms of purchase transaction rates pursuant to the Decision of the Board of Directors of the Bank of Russia dated March 18, 2022 for the period from April 18, 2022 to August 31, 2022
1.21	05.05.2022	Subsection 2.6. The list of countries of Rate Zones 1 and 1.1 is amended

1.22	01.07.2022	<ul style="list-style-type: none"> <li>• Subsection 2.2. Point 1. Subpoint 30. IFD 10 for Ecosystems is added.</li> <li>• Subsection 2.2. Point 1. Subpoint 27. The MCC range for IFD 1C <i>Lodging – Hotels, Motels and Resorts</i> is amended</li> <li>• Subsection 2.6. The List of Countries by Rate Zones is edited</li> </ul>
1.23	01.08.2022	<ul style="list-style-type: none"> <li>• Subsection 2.2. Points 1, 2, 3, 4. Subpoints 12, 26, 27 are amended due to the introduction of Mir Supreme Business</li> </ul>
1.24	01.09.2022	<ul style="list-style-type: none"> <li>• Subsection 2.2 is amended to remove restrictions on purchase transaction rates, introduced pursuant to the Decision of the Board of Directors of the Bank of Russia dated March 18, 2022 for the period from April 18, 2022 to August 31, 2022.</li> <li>• Changes are made to IFD 1L and 1Z in terms of the transaction amount and the interchange fee rate.</li> <li>• Subsection 2.2. Footnotes 2, 4, 7 to the table are removed due to their irrelevance.</li> <li>• Subsection 2.2. IFD 1V and Subpoint 29 of Point 1 are removed due to their irrelevance</li> </ul>
1.25	01.11.2022	<ul style="list-style-type: none"> <li>• Subsection 2.2 is amended due to the removal of the following products: Prepaid Business, Classic Business, and Privilege Business.</li> <li>• Subsection 2.2. Footnote 8 to Point 11 is clarified.</li> <li>• Subsection 2.6. The List of Countries by Rate Zones is edited</li> </ul>
1.26	10.11.2022	<ul style="list-style-type: none"> <li>• Subsection 2.2. IFD 1I is added due to the introduction of a special interchange fee program for MCC 5921</li> </ul>
1.26.1	02.12.2022	<ul style="list-style-type: none"> <li>• Subsection 2.2. IFD 1I is amended due to the adjustment of the special interchange fee program for MCC 5499.</li> <li>• Subsection 2.2. The MCC name is clarified for IFD 13 and 16</li> </ul>
1.27	01.01.2023	<ul style="list-style-type: none"> <li>• Subsection 2.2. Point 1. Subpoint 26. IFD 1V is added for food service with a transaction amount over RUB 1,000.</li> <li>• Subsection 2.2. Point 1. IFDs 15, 1R, 17, 18, 19, 1W, 1X, 1J, 1V are clarified due to the Mir Supreme exclusion from these IFDs.</li> <li>• Subsection 2.2. Point 1. Subpoints 8, 13. IFDs 15, 16 are clarified due to the MCC group expansion.</li> <li>• Subsection 2.2. Point 11. A rate for IFD EC is specified for purchase transactions with digital certificates.</li> <li>• Subsection 2.2. Footnotes 3, 4, 6, 8, 9, 10, 11, 13, 14, 15, 17, 18 are added</li> </ul>
1.27.1	08.02.2023	<ul style="list-style-type: none"> <li>• Subsection 2.2. Point 1. Subpoint 13. The list of card products is clarified in IFD 16</li> </ul>
1.28	25.04.2023	<ul style="list-style-type: none"> <li>• Subsection 2.2. Point 1. Subpoint 24. IFD 1P is amended in terms of introducing Level 4 of the special interchange fee program for MCC 5300 (commencement date – CPD May 1, 2023).</li> <li>• Subsection 2.2. Point 7. IFD BB is added for Business-to-Business Card-to-Card/Account-to-Card (commencement date – CPD April 26, 2023).</li> </ul>

		<ul style="list-style-type: none"><li>• Footnote 15 is clarified. Subsection 2.2. Point 1. Subpoint 24. Footnote 16 is added.</li><li>• Subsection 2.2. Point 7. Footnote 22 is added.</li><li>• Subsection 2.2. Point 7. IFD PS is clarified</li></ul>
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## 1. General Provisions

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

The clearing system IF calculation procedure is provided in the *NSPK OPCC Clearing. Interchange Fees*.

Mir Participants shall have the right to determine IF rates different from those specified herein subject to separate agreements between them for the IF change and by notifying the Operator in the format stipulated by the *Standard on Individual Interchange Fee Rates Applied between Mir Participants*. The rates set forth herein shall be applied to all Transactions performed between Mir Participants, unless otherwise agreed by Mir Participants.

The Mir Operator shall have the right to amend and supplement the effective IF rates at its sole discretion subject to prior notification of Mir Participants pursuant to the procedure established by the Mir Payment System Regulations on the System Standards' amendment.

IF rates shall be executed in Russia's currency as a fixed amount or a percentage of the Transaction amount.

The interchange fee commencement date shall be determined pursuant to CPD.

Additional interchange fee rates for purchase transactions performed by Mir Participants under the Loyalty Program are determined in the *Loyalty Program Fee Rates*.

The amount of Mir Participants' additional interchange fee in case of a dispute case failure is determined in the *Mir Payment System Standard. Dispute Resolution Guide*.

## 2. Interchange Fees

### Fees

These fees shall be credited to and/or debited from a Mir Participant's account in favor of the other Mir Participant in rubles or in other settlement currency. Interchange fees are debited or credited depending on the transaction types listed in Subsection 2.1.

### Payment frequency

The fee amount shall be credited/debited within the settlement terms set by the *Mir Payment System Regulations*.

### Payment procedure

A Participant's order to pay Interchange Fees shall be prepared by the Payment Clearing Center on behalf of the Mir Participant and included in the Mir Participant's Net Position. Information on the IF amount shall be included in the Reports generated by the Payment Clearing Center and sent to the Mir Participant. The IF amounts shall not be subject to VAT.

The fee amount is indicated herein net of taxes and duties established by Russia's laws and the laws of the Participant's state of registration and/or the state where the Participant runs its business.

All taxes and duties imposed on a service shall be paid above the agreed fees, unless otherwise established by Russia' laws and the laws of the Participant's state of registration and/or the state where the Participant runs its business.

Taxes and duties provided for by the laws of the Participant's state of registration and/or the state where the Participant runs its business shall be paid by the Participant independently, unless otherwise stipulated by the specified laws, including international treaties.

## 2.1. IF Payer as per Transaction Type

Transaction	Transaction Description	IF Payer
Purchase Transaction	Payment for goods (works/services)	Acquirer
Refund Transaction	Purchase return or price adjustment	Issuer
Cash Advance	Cash disbursement	Issuer
Reversal (Purchase Transaction)	Purchase transaction is declined by an Acquirer due to a processing error	Issuer
Reversal (Refund Transaction)	Refund transaction is declined	Acquirer
Reversal (Cash Advance)	Cash disbursement transaction is declined	Acquirer
Adjustment	An <i>Adjustment</i> is generated and forwarded by NSPK OPCC CS to an Issuer on behalf of an Acquirer based on the Acquirer's actions on the NSPK dispute platform under a dispute case and following the results of the final dispute resolution by NSPK OPCC CS.	Issuer / Acquirer depending on the transaction type
Card-to-Card Transaction	Cardholder initiates money transfer to the Cardholder's account using an Acquirer bank's device	Acquirer
Cash-to-Card Transaction	Cardholder credits the card account with cash	Receiving Issuer
ATM Balance Inquiry	Cardholder requests information on funds available on the card account	Issuer
ATM Cash Disbursement Decline Authorization Message	<p>Authorization message is declined due to:</p> <p>a) a format error (response code 30), or b) an Issuer is unavailable (response code 91), i.e. no fee is charged.</p> <p>All other messages are declined (all response codes, except for 00 – successful, 85 – successful verification, 30 – format error, 91 – Issuer unavailable), i.e. the fee is charged provided that an authorization message was generated by an Issuer or the Stand-In Service</p>	Issuer

Transaction	Transaction Description	IF Payer
ATM PIN Change	Cardholder changed PIN at an ATM	Issuer
Request for a Copy of the Transaction Document (RFC)	Issuer requested a copy of the transaction document for dispute resolution	Issuer
Purchase with Cash Back	Cardholder performs purchase transactions using the Mir <i>Purchase with Cash Back</i> Service at a Merchant	Acquirer – in terms of purchase transactions (at appropriate rates), Issuer – in terms of cash disbursement
Purchase using the Mir Tips Service	Cardholder performs purchase transactions using the Mir Tips Service	Acquirer – in terms of purchase transactions – at appropriate rates, in terms of tips – at tips rate
Purchase with Digital Certificates	Cardholder performs purchase transactions using a digital certificate	Acquirer

## 2.2. Interchange Fee Rates for National Transactions (Rate Zone 0)

Point No.	IFD	Transaction	Rate per Transaction (% / RUB)
1		Purchase transaction depending on the merchant's activity type (Merchant Category Code, MCC) <sup>1</sup>	
		Subpoints 1) – 12): Acquirer's transaction processing period is within three clearing days; applicable to all card products, except for Debit (MDT, MDB) and Prepaid (MDP) cards:	
	11	1) Utilities – Electric, Gas, Water and Sanitary; MCC 4900	RUB 4.00
	12	2) Payments to the Russian Federation Budget System, Court Costs, Including Alimony and Child Support, Fines, Bail and Bond Payments, Governmental and Municipal Services; MCCs 9211, 9222, 9223, 9399 (except for those defined in MCC 9311)	0.15%
	1S	3) Healthcare Centers and Medical Services, namely: Ambulance Services; MCC 4119; Doctors and Physicians - Not Elsewhere Classified; MCC 8011; Osteopaths; MCC 8031; Optometrists and Ophthalmologists; MCC 8042; Podiatrists and Chiropodists; MCC 8049; Nursing and Personal Care Facilities; MCC 8050; Hospitals; MCC 8062; Medical and Dental Laboratories; MCC 8071; Medical Services and Health Practitioners - Not Elsewhere Classified; MCC 8099	0.30%
1T	4) Educational Institutions and Services, namely:	0.30%	

<sup>1</sup> If a transaction does not meet the qualifying requirements set out in Point 1, the rates as per Points 2 – 4 apply.

Point No.	IFD	Transaction	Rate per Transaction (% / RUB)
		Elementary and Secondary Schools; MCC 8211; Colleges, Universities, Professional Schools and Junior Colleges; MCC 8220; Correspondence Schools; 8241; Trade and Vocational Schools; MCC 8249; Schools and Educational Services - Not Elsewhere Classified; MCC 8299	
	13	5) Grocery Stores and Supermarkets; MCC 5411, <i>under a special interchange fee program</i> <sup>2</sup>	0.50%
	14	6) Local and Suburban Commuter Passenger Transportation, including Ferries; MCC 4111, Bus Lines; MCC 4131	0.50%
	1M	7) Household Appliance Shops; MCC 5722, <i>under a special interchange fee program</i> <sup>3</sup>	0.50%
	15	8) Food Service (a transaction amount up to RUB 1,000) <sup>4</sup> , namely: Caterers; MCC 5811; Eating Places and Restaurants; MCC 5812; Drinking Places (Alcoholic Beverages) - Bars, Taverns, Night-clubs, Cocktail Lounges and Discothèques; MCC 5813 Fast Food Restaurants; MCC 5814	0.50%
	1D	9) Postal Services – Government Only; MCC 9402	0.50%
	1I	10) Miscellaneous Food Stores – Convenience Stores, Markets, Specialty Stores; MCC 5499, <i>under a special interchange fee program</i> <sup>5</sup>	0.50%

<sup>2</sup> Not applicable, including Mir Supreme (MSA, MSB), Mir Supreme Co-badge (MSC).

<sup>3</sup> Not applicable, including Mir Supreme (MSA, MSB), Mir Supreme Co-badge (MSC).

<sup>4</sup> Not applicable, including Mir Supreme (MSA, MSB), Mir Supreme Co-badge (MSC).

<sup>5</sup> Not applicable, including Mir Supreme (MSA, MSB), Mir Supreme Co-badge (MSC).

Point No.	IFD	Transaction	Rate per Transaction (% / RUB)
	1R	11) Telecommunication Services; MCC 4814, <i>under a special interchange fee program</i> <sup>6</sup>	0.80%
	1Z	12) Major Purchase (a transaction amount over RUB 100,000 <sup>7</sup> ), namely: Car and Truck Dealers (New and Used) Sales, Services, Repairs, Parts and Leasing; MCC 5511; Real Estate Agents and Managers - Rentals; MCC 6513	RUB 1,000
		Subpoint 13): Acquirer's transaction processing period is within three clearing days; applicable to all card products, except for Debit (MDT, MDB), Prepaid (MDP), Classic Debit (MCB), Classic Credit (MCS), Mir Supreme (MSA, MSB), Mir Supreme Co-badge (MSC) cards:	
	16	13) Food Products, namely: Grocery Stores and Supermarkets; MCC 5411; Freezer and Locker Meat Provisioners; MCC 5422; Candy, Nut and Confectionery Shops; MCC 5441; Dairies; MCC 5451; Bakeries; MCC 5462; Miscellaneous Food Stores - Convenience Stores, Markets, Specialty Stores; MCC 5499	1.40%
		Subpoints 14) – 25): applicable to all card products, except for Debit (MDT, MDB), Prepaid (MDP), Classic Debit (MCB) cards:	

<sup>6</sup> Not applicable, including Mir Supreme (MSA, MSB), Mir Supreme Co-badge (MSC).

<sup>7</sup> A transaction amount over RUB 100,000.00.

Point No.	IFD	Transaction	Rate per Transaction (% / RUB)		
			1	2	3
	17	14) Telecommunication Services <sup>8</sup> ; MCC 4814	1.00%		
	18	15) Airlines and Air Carriers <sup>9</sup> ; MCCs 3000 – 3350, 4511	1.00%		
	19	16) Passenger Railways <sup>10</sup> ; MCC 4112	1.00%		
	1K	17) Travel Agencies and Tour Operators; MCC 4722	1.00%		
	1G	18) Service Stations (with or without Ancillary Services); MCC 5541; Automated Fuel Dispensers; MCC 5542	1.00%		
	1L	19) Car and Truck Dealers (New and Used) Sales, Services, Repairs, Parts and Leasing; MCC 5511, a transaction amount up to RUB 100,000	1.00%		
	1U	20) Taxi-cabs and Limousines; MCC 4121	1.00%		
			<i>Level<sup>11</sup></i>		
			<i>1</i>	<i>2</i>	<i>3</i>
	1W	21) Men's and Women's Clothes <i>under a special interchange fee program<sup>12</sup></i> , namely: Men's and Women's Clothing Shops; MCC 5691; Family Clothing Shops; MCC 5651; Miscellaneous Apparel and Accessory Shops; MCC 5699	1.00%	0.90%	0.80%

<sup>8</sup> Not applicable, including Mir Supreme (MSA, MSB), Mir Supreme Co-badge (MSC).

<sup>9</sup> Not applicable, including Mir Supreme (MSA, MSB), Mir Supreme Co-badge (MSC).

<sup>10</sup> Not applicable, including Mir Supreme (MSA, MSB), Mir Supreme Co-badge (MSC).

<sup>11</sup> Interchange fee application criteria depend on levels 1, 2, 3 provided in the *Mir Payment System Standard. Special Interchange Fee Program*.

<sup>12</sup> Not applicable, including Mir Supreme (MSA, MSB), Mir Supreme Co-badge (MSC).



Point No.	IFD	Transaction	Rate per Transaction (% / RUB)			
	1X	22) Home Improvement Goods <i>under a special interchange fee program</i> <sup>13</sup> , namely: Lawn and Garden Supplies Outlets, Including Nurseries; MCC 5261; Furniture, Home Furnishings and Equipment Shops and Manufacturers, Except Appliances; MCC 5712; Home Supply Warehouse Outlets; MCC 5200				
	1J	23) Baby Goods <i>under a special interchange fee program</i> <sup>14</sup> , namely: Children’s and Infants’ Wear Shops; MCC 5641; Hobby, Toy and Game Shops; MCC 5945				
			<i>Level</i> <sup>15</sup>			
			<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
	1P	24) Wholesale Clubs, Hypermarkets and Marketplaces; MCC 5300, <i>under a special interchange fee program</i>	1.00%	0.90%	0.80%	0,50% <sup>16</sup>
	1Y	25) Drug Stores and Pharmacies; MCC 5912	1.30% <sup>17</sup>			
		Subpoint 26):				

<sup>13</sup> Not applicable, including Mir Supreme (MSA, MSB), Mir Supreme Co-badge (MSC).

<sup>14</sup> Not applicable, including Mir Supreme (MSA, MSB), Mir Supreme Co-badge (MSC).

<sup>15</sup> Interchange fee application criteria depend on levels 1, 2, 3, 4 provided in the *Mir Payment System Standard. Special Interchange Fee Program*.

<sup>16</sup> Commencement date – CPD May 1, 2023.

<sup>17</sup> Applicable to merchants licensed under the current laws.

Point No.	IFD	Transaction	Rate per Transaction (% / RUB)
		applicable to all card products, except for Debit (MDT, MDB), Prepaid (MDP), Classic Debit (MCD, MCB), Classic Credit (MCC, MCS), Classic (CCD), Classic Prepaid (CDP) cards:	
	1V	26) Food Service (a transaction amount over RUB 1,000 <sup>18</sup> ) <sup>19</sup> , namely: Caterers; MCC 5811; Eating Places and Restaurants; MCC 5812; Drinking Places (Alcoholic Beverages) - Bars, Taverns, Night-clubs, Cocktail Lounges and Discothèques; MCC 5813; Fast Food Restaurants; MCC 5814	1.65%
		Subpoint 27): applicable to all card products	
	1A	27) Tax Payments (taxes, duties, levies, fines, customs duties); MCC 9311	0.00%
		Subpoints 28) – 29): depending on the card product type:	
	1B	28) Automobile Rentals; MCCs 3351 – 3500, 7512	
		• Debit (MDT, MDB), Prepaid (MDP)	0.30%, but not more than RUB 3.00
		• Classic Debit (MCB)	0.80%
		• Classic Credit (MCS)	1.30%

<sup>18</sup> A transaction amount over RUB 1,000.00.

<sup>19</sup> Not applicable, including Mir Supreme (MSA, MSB), Mir Supreme Co-badge (MSC).

Point No.	IFD	Transaction	Rate per Transaction (% / RUB)
		<ul style="list-style-type: none"> <li>Classic Debit (MCD), Classic (CCD), Classic Prepaid (CDP), Classic Credit (MCC)</li> </ul>	1.50%
		<ul style="list-style-type: none"> <li>Privilege (MCP), Privilege Prepaid (MPP), Privilege Plus (CPP, PPB), Privilege Plus Prepaid (PPP)</li> </ul>	1.75%
		<ul style="list-style-type: none"> <li>Premium (NPD, NPB, MPD, MPB, MPC, MPS), Advanced (PRD), Advanced Prepaid (PRP)</li> </ul>	2.00%
		<ul style="list-style-type: none"> <li>Mir Supreme (MSA, MSB)</li> </ul>	2.30%
		<ul style="list-style-type: none"> <li>Mir Supreme Co-badge (MSC)</li> </ul>	2.35%
	1C	29) Lodging – Hotels, Motels and Resorts; MCCs 3501 – 3989, 7011	
		<ul style="list-style-type: none"> <li>Debit (MDT, MDB), Prepaid (MDP)</li> </ul>	0.30%, but not more than RUB 3.00
		<ul style="list-style-type: none"> <li>Classic Debit (MCB)</li> </ul>	0.80%
		<ul style="list-style-type: none"> <li>Classic Credit (MCS)</li> </ul>	1.30%
		<ul style="list-style-type: none"> <li>Classic Debit (MCD), Classic (CCD), Classic Prepaid (CDP), Classic Credit (MCC)</li> </ul>	1.50%
		<ul style="list-style-type: none"> <li>Privilege (MCP), Privilege Prepaid (MPP), Privilege Plus (CPP, PPB), Privilege Plus Prepaid (PPP)</li> </ul>	1.75%
		<ul style="list-style-type: none"> <li>Premium (NPD, NPB, MPD, MPB, MPC, MPS), Advanced (PRD), Advanced Prepaid (PRP)</li> </ul>	2.00%
		<ul style="list-style-type: none"> <li>Mir Supreme (MSA, MSB)</li> </ul>	2.30%
		<ul style="list-style-type: none"> <li>Mir Supreme Co-badge (MSC)</li> </ul>	2.35%
	_ <sup>20</sup>	Subpoint 30) is applicable to all card products:	

<sup>20</sup> IFD for the main order amount of a purchase transaction is used.

Point No.	IFD	Transaction	Rate per Transaction (% / RUB)		
		<ul style="list-style-type: none"> <li>Tips payment during purchase transactions (provided that tips are credited to Mir cards)</li> </ul>	0.50%		
		<ul style="list-style-type: none"> <li>Tips payment during purchase transactions (provided that tips are not credited to Mir cards)</li> </ul>	Rate meeting IFD for the transaction		
		Subpoint 31) is applicable to all card products, except for Debit (MDT, MDB) and Prepaid (MDP) cards:	Level		
			1	2	3
	10	31) Ecosystems for which unique MCCs indicating individual merchant names are determined, MCCs 3990-3999, <i>under a special interchange fee program</i>	1.10% <sup>21</sup>	0.80%	0.50%
2	20, 25	Purchase transaction (all the following conditions must be met: card present, card data is obtained by way of contact or contactless chip data capture, or contactless data capture via a payment application installed on the Cardholder's device, authentication method: PIN or signature, or authentication on the Cardholder's device, Acquirer's transaction processing period is within three clearing days), depending on the card product:			
		<ul style="list-style-type: none"> <li>Debit (MDT, MDB), Prepaid (MDP)</li> </ul>	0.30%, but not more than RUB 3.00		
		<ul style="list-style-type: none"> <li>Classic Debit (MCB)</li> </ul>	0.80%		
		<ul style="list-style-type: none"> <li>Classic Credit (MCS)</li> </ul>	1.30%		
		<ul style="list-style-type: none"> <li>Classic Debit (MCD), Classic (CCD), Classic Prepaid (CDP), Classic Credit (MCC)</li> </ul>	1.50%		
		<ul style="list-style-type: none"> <li>Privilege (MCP), Privilege Prepaid (MPP), Privilege Plus (CPP, PPB), Privilege Plus Prepaid (PPP)</li> </ul>	1.75%		
		<ul style="list-style-type: none"> <li>Premium (NPD, NPB, MPD, MPB, MPC, MPS), Advanced (PRD), Advanced Prepaid (PRP)</li> </ul>	2.00%		
		<ul style="list-style-type: none"> <li>Mir Supreme (MSA, MSB)</li> </ul>	2.30%		

<sup>21</sup> Except for the following card products: Classic Debit (MCB).

Point No.	IFD	Transaction	Rate per Transaction (% / RUB)
		<ul style="list-style-type: none"> <li>Mir Supreme Co-badge (MSC)</li> </ul>	2.35%
3	30, 31, 32, 33	Purchase transaction (electronic and mobile commerce: involving Cardholder secure authentication or provided that an Acquirer supports secure authentication standards and an Issuer is not certified for secure authentication; or the transaction is performed without authentication; or the transaction is performed with a tokenized card on the Merchant's mobile application; Acquirer's transaction processing period is within three clearing days), depending on the card product:	
		<ul style="list-style-type: none"> <li>Debit (MDT, MDB), Prepaid (MDP)</li> </ul>	0.30%, but not more than RUB 3.00
		<ul style="list-style-type: none"> <li>Classic Debit (MCB)</li> </ul>	0.80%
		<ul style="list-style-type: none"> <li>Classic Credit (MCS)</li> </ul>	1.30%
		<ul style="list-style-type: none"> <li>Classic Debit (MCD), Classic (CCD), Classic Prepaid (CDP), Classic Credit (MCC)</li> </ul>	1.50%
		<ul style="list-style-type: none"> <li>Privilege (MCP), Privilege Prepaid (MPP), Privilege Plus (CPP, PPB), Privilege Plus Prepaid (PPP)</li> </ul>	1.75%
		<ul style="list-style-type: none"> <li>Premium (NPD, NPB, MPD, MPB, MPC, MPS), Advanced (PRD), Advanced Prepaid (PRP)</li> </ul>	2.00%
		<ul style="list-style-type: none"> <li>Mir Supreme (MSA, MSB)</li> </ul>	2.30%
		<ul style="list-style-type: none"> <li>Mir Supreme Co-badge (MSC)</li> </ul>	2.35%
4	40	Purchase transaction (base rate for transactions not meeting conditions of the previous Sections, namely, one of the following conditions: card not present; chip card present, but contact or contactless chip not used for data capture; Acquirer's transaction processing period is over three clearing days), depending on the card product:	
		<ul style="list-style-type: none"> <li>Debit (MDT, MDB), Prepaid (MDP)</li> </ul>	0.40%, but not more than RUB 4.00
		<ul style="list-style-type: none"> <li>Classic Debit (MCB)</li> </ul>	1.00%

Point No.	IFD	Transaction	Rate per Transaction (% / RUB)
		<ul style="list-style-type: none"> <li>Classic Credit (MCS)</li> </ul>	1.50%
		<ul style="list-style-type: none"> <li>Classic Debit (MCD), Classic (CCD), Classic Prepaid (CDP), Classic Credit (MCC)</li> </ul>	1.70%
		<ul style="list-style-type: none"> <li>Privilege (MCP), Privilege Prepaid (MPP), Privilege Plus (CPP, PPB), Privilege Plus Prepaid (PPP)</li> </ul>	1.95%
		<ul style="list-style-type: none"> <li>Premium (NPD, NPB, MPD, MPB, MPC, MPS), Advanced (PRD), Advanced Prepaid (PRP)</li> </ul>	2.00%
		<ul style="list-style-type: none"> <li>Mir Supreme (MSA, MSB)</li> </ul>	2.30%
		<ul style="list-style-type: none"> <li>Mir Supreme Co-badge (MSC)</li> </ul>	2.35%
5		Cash Advance (all products):	
5.1	A1	ATM Cash Disbursement; Cash Back part of Purchase with Cash Back Acquirer's transaction processing period is within three clearing days	0.45%
	AL	ATM Cash Disbursement Cash Back part of Purchase with Cash Back Acquirer's transaction processing period is over three clearing days	0.40%
5.2	M1	Manual Cash Disbursement Acquirer's transaction processing period is within three clearing days	0.45%+RUB 25.00
	ML	Manual Cash Disbursement Acquirer's transaction processing period is over three clearing days	0.40%+RUB 25.00
6	PC, PN	Cash-to-Card Transaction	0.80%

Point No.	IFD	Transaction	Rate per Transaction (% / RUB)
7	Card-to-Card Transaction:		
	PS	Person-to-Person/Business-to-Person Money Transfer Payment (transaction credit component, SMS)	0.05%
	FM	Money Transfer Funding (transaction debit component)	0.15%
	BB	Business-to-Business Card-to-Card/Account-to-Card (transaction credit component, SMS)	0.00% <sup>22</sup>
8	NB	ATM Balance Inquiry	RUB 5.00
9	NN	ATM Cash Disbursement Decline Authorization Message	RUB 0.50
10	NC	ATM PIN Change	RUB 10.00
11	EC	Purchase with Digital Certificates	0.50% <sup>23</sup>

<sup>22</sup> Commencement date – CPD April 26, 2023.

<sup>23</sup> A fee rate shall be set by Russia’ regulatory legal acts governing purchase transactions with digital certificates.

### 2.3. Interchange Fee Rates for International<sup>24</sup> Transactions (Rate Zone 1)

Point No.	IFD	Transaction	Rate per Transaction (% / RUB)
1		Purchase transaction depending on the merchant's activity type (Merchant Category Code, MCC)	Not applicable
2	20	Purchase transaction (all the following conditions must be met: card present, card data is obtained by way of contact or contactless chip data capture; authentication method: PIN or signature, Acquirer's transaction processing period is within three clearing days), regardless of the card product	1.00%
3	30, 31, 32, 33	Purchase transaction (electronic and mobile commerce: involving Cardholder secure authentication or provided that an Acquirer supports secure authentication standards and an Issuer is not certified for secure authentication; or the transaction is performed without authentication; or the transaction is performed with a tokenized card on the Merchant's mobile application; Acquirer's transaction processing period is within three clearing days), regardless of the card product	1.00%
4	40	Purchase transaction (base rate for transactions not meeting conditions of the previous Sections, namely, one of the following conditions: transaction performed without authentication; card not present; chip card present, but contact or contactless chip not used for data capture; Acquirer's transaction processing period is over three clearing days), regardless of the card product	1.00%
5	A1, M1	Cash Advance (all products)	1.00%
6	PC, PN	Cash-to-Card Transaction	0.80%
7		Card-to-Card Transaction:	

<sup>24</sup> Including international transactions under cross-border acquiring.



Point No.	IFD	Transaction	Rate per Transaction (% / RUB)
	PS	<ul style="list-style-type: none"> <li>Money Transfer Payment (transaction credit component)</li> </ul>	0.05%
	FM	<ul style="list-style-type: none"> <li>Money Transfer Funding (transaction debit component)</li> </ul>	0.15%
8	NB	ATM Balance Inquiry	RUB 5.00
9	NN	ATM Cash Disbursement Decline Authorization Message	RUB 0.50
10	NC	ATM PIN Change	RUB 10.00

## 2.4. Interchange Fee Rates for Domestic Transactions (Rate Zone 1.1)

Point No.	IFD	Transaction	Rate per Transaction (% / RUB)
1		Purchase transaction depending on the merchant's activity type (Merchant Category Code, MCC)	Not applicable
2	20	Purchase transaction (all the following conditions must be met: card present, card data is obtained by way of contact or contactless chip data capture; authentication method: PIN or signature, Acquirer's transaction processing period is within three clearing days), regardless of the card product	1.00%
3	30, 31, 32, 33	Purchase transaction (electronic and mobile commerce: involving Cardholder secure authentication or provided that an Acquirer supports secure authentication standards and an Issuer is not certified for secure authentication; or the transaction is performed without authentication; or the transaction is performed with a tokenized card on the Merchant's mobile application; Acquirer's transaction processing period is within three clearing days), regardless of the card product	1.00%
4	40	Purchase transaction (base rate for transactions not meeting conditions of the previous Sections, namely, one of the following conditions: transaction performed without authentication; card not present; chip card present, but contact or contactless chip not used for data capture; Acquirer's transaction processing period is over three clearing days), regardless of the card product	1.00%
5	A1, M1	Cash Advance (all products)	1.00%
6	PC, PN	Cash-to-Card Transaction	0.80%
7	Card-to-Card Transaction:		
	PS	• Money Transfer Payment (transaction credit component)	0.05%
	FM	• Money Transfer Funding (transaction debit component)	0.15%
8	NB	ATM Balance Inquiry	RUB 5.00
9	NN	ATM Cash Disbursement Decline Authorization Message	RUB 0.50
10	NC	ATM PIN Change	RUB 10.00

## 2.5. Interchange Fee Rates for International<sup>25</sup> Transactions (Rate Zone 2.0)

Point No.	IFD	Transaction	Rate per Transaction (% / RUB)
1		Purchase transaction depending on the merchant's activity type (Merchant Category Code, MCC)	Not applicable
2	26	Purchase transaction (if all the following conditions are met: card present, card data is obtained: a) by way of contact or contactless chip data capture; b) by way of contactless Cardholder's device data capture; c) by way of contact magnetic stripe data capture), regardless of the card product	0.20%
3	40	Purchase transaction (base rate for transactions not meeting IFD 26 conditions), regardless of the card product	0.50%
4	A1, M1	Cash Advance (all products)	1.00%
5	PC, PN	Cash-to-Card Transaction	0.80%
6	Card-to-Card Transaction:		
	PS	• Money Transfer Payment (transaction credit component)	0.05%
	FM	• Money Transfer Funding (transaction debit component)	0.15%
7	NB	ATM Balance Inquiry	RUB 5.00
8	NN	ATM Cash Disbursement Decline Authorization Message	RUB 0.50
9	NC	ATM PIN Change	RUB 10.00

<sup>25</sup> Including international transactions under cross-border acquiring.

## 2.6. List of Countries by Rate Zones

No.	Clearing Type / Rate Zone	Countries	Applicability
1	National Clearing. Rate Zone 0	Russia	Applicable to national transactions performed with Mir cards issued by Russian Issuers
2	International Clearing. Rate Zone 1	Russia, Abkhazia, Armenia, Belarus, Venezuela, Vietnam, Hong Kong, Egypt, Kazakhstan, Kyrgyzstan, China, Cuba, Malaysia, Moldova, UAE, Singapore, Thailand, Tajikistan, Turkey, Uzbekistan, South Korea, South Ossetia	Applicable to transactions <sup>26</sup> performed with Mir cards or PPS cards issued in one of the above countries in the Mir Participant or the PPS Participant's infrastructure in the other country's network of devices, as well as with Mir cards or PPS cards issued in the country of Rate Zone 2.0 in the network of devices of Rate Zone 1
3	Domestic Clearing. Rate Zone 1.1	Abkhazia, Armenia, Belarus, Venezuela, Vietnam, Hong Kong, Egypt, Kazakhstan, Kyrgyzstan, China, Cuba, Malaysia, Moldova, UAE, Singapore, Thailand, Tajikistan, Turkey, Uzbekistan, South Korea, South Ossetia	Applicable to transactions performed with Mir cards or PPS cards issued in one of the above countries in the Mir Participant or the PPS Participant's infrastructure in this country's network of devices <sup>27</sup>
4	International Clearing. Rate Zone 2.0	Austria, Belgium, Bulgaria, United Kingdom, Hungary, Germany, Greece, Denmark, Ireland, Iceland, Spain, Italy, Cyprus, Latvia, Lithuania, Liechtenstein, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Finland, France, Croatia, Czechia, Switzerland, Sweden, Estonia	Applicable to transactions performed with Mir cards or PPS cards issued in any country in the Mir Participant or the PPS Participant's infrastructure in the country's network of devices of Rate Zone 2.0

<sup>26</sup> Except for transactions performed with Mir cards or PPS cards in the infrastructure of countries related to Rate Zone 2.0.

<sup>27</sup> Interchange Fees for transactions performed in the PPS's network of devices are not subject to regulation of this Standard and shall be determined by regulatory documents of the respective PPS.