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Mir Payment System Regulations.

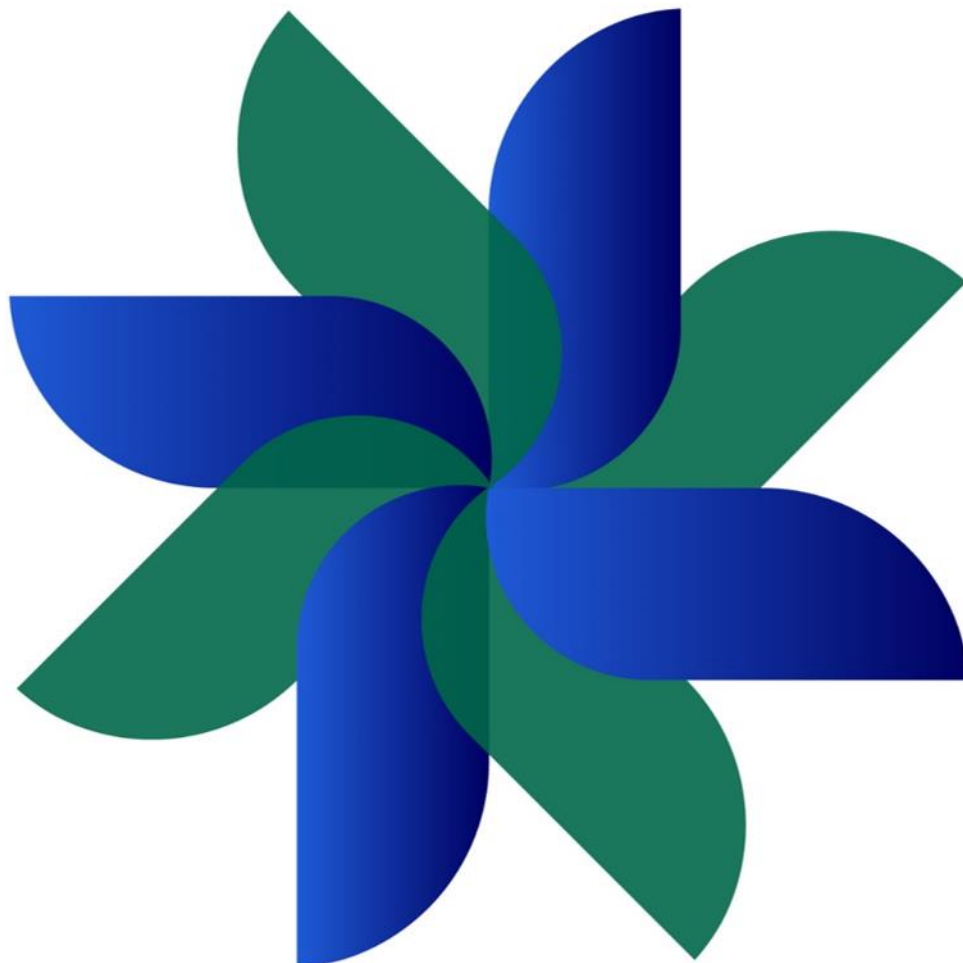
Appendix 1. Terms and Definitions

P.067

Version 4.1

The official language of the “Terms and Definitions” (Version 4.1, Moscow 2023) is Russian. This English language text is not an official translation and is provided for information purposes only.

In the event of any discrepancies between the English version and the Russian original, the Russian original shall prevail. The recipient is solely responsible for the use of the information contained herein



<i>Card Offline Limit</i>	The maximum allowable amount of funds for the Card Offline transactions.
<i>Offline Transaction</i>	<p>A Card transaction approved (authorized) by the Card Payment Application without an Online Transaction Authorization Request submission to the Operations Center (offline mode).</p> <p>Such transactions may be performed in the System only with the use of chip cards for which the Issuer has set an Offline Limit.</p>
<i>Online Transaction</i>	A Card transaction with Authorization requested from the Issuer in the real time (online mode).
<i>PCI DSS (Payment Card Industry Data Security Standard)</i>	The Payment Cards Industry Data Security Standard developed by the Payment Card Industry Security Standards Council (PCI SSC) to describe the requirements for protection of Cardholder data when being processed, transferred and stored, and establish the rules for safe development, support and operation of payments systems.
<i>Authorization Request</i>	An Acquirer's request for Authorization, Authorization for DC-based Purchase / DC-based Purchase Return.
<i>Airline's Authorization Processor</i>	A Processor enabling communication and technological interaction with the System Operations Center for the purposes of Authorization of Transactions related to airline tickets booking and buying or tourist services comprising airline ticket buying.
<i>Authorization</i>	Permission provided by the Issuer for the transaction performance. Fact of Authorization (depending on the Transaction type) serves as a substantiation for reimbursement obtained by the Acquirer from the Issuer or by the Issuer from the Acquirer for the Transaction in the amount of Authorization.

For certain cases described in the System Standards, Obtaining of Authorization for Issuer's Transaction by one Acquirer shall serve as a substantiation for reimbursement obtained by the other Acquirer for the Transaction in the amount of Authorization.

***Authorization for DC-based
Purchase / DC-based Purchase
Return***

Approval of use of a digital certificate for the purpose of payment for / return of certain types of goods (works, services) using the Card data on which are contained in the digital certificate.

ATM

A Self-service device unattended by the Acquirer's authorized personnel for Card originated cash disbursement, cash-to-card and other Transactions under the Regulations, and for the transfer of instructions to the Issuer to debit/credit the Customer's account and for the generation of relevant documents evidencing the corresponding Transactions.

BIN (Bank Identification Number)

- 8-digit identifier assigned by the Operator to the Issuer and determining the Issuer's card product type;
- 6-digit identifier assigned by the Operator to the Acquirer;
- a digital identifier assigned to the Participant by another payment system for the purpose of Co-badged cards issue.

BIN Range

A range of Card numbers with the same first eight or more digits.

Incoming Clearing File

An electronic document generated by the Payment Clearing Center and sent to the Participant. This document contains information on the Transactions accepted for processing, corrective actions, refunds, Operator's fees and other money transfers (together referred to as transaction data).

Guarantee Fund

The fund created and maintained by the Operator. The Guarantee fund is based on the Participants' assets (guarantee fees) and is dedicated to secure the Participants' obligations.

<i>Cardholder</i>	An individual (physical person) who, as a Customer, uses the Card under an agreement with the Issuer, or a individual (physical person) acting as an authorized representative of the Customer.
<i>Participant Identifier (ID)</i>	5-digit code which identifies the Participant within the System, including the type of its participation.
<i>Foreign Payment Service Provider</i>	An organization established in accordance with laws of a foreign country and located outside the Russian Federation, and performing transactions via electronic payment instruments on the basis of a license or any other permit obtained in compliance with the laws of such foreign country where the organization is registered.
<i>Non-RF Participant (Foreign Participant)</i>	one of organizations listed below that has acceded to the Regulations for the purposes of funds transfer services rendering: <ul style="list-style-type: none">• a bank (a credit organization) established in accordance with the laws of a foreign country and located outside the Russian Federation;• a central (national) bank established in accordance with the laws of a foreign country and located outside the Russian Federation;• an international financial organization;• a foreign payment service provider.
<i>System Information Resource (Portal)</i>	The protected (secure) information system providing the Participant with an access to various materials and services of the System.
<i>Incident</i>	Any event that occurred at the Payment Infrastructure Service Provider's and resulted in a violation of rendering of payment infrastructure services compliant with the services requirements, including as a result of a violation of requirements to data

protection when performing Transactions, that led to the suspension of payment infrastructure services rendering.

Information Security Incident (IS Incident)

An incident related to the violation of requirements to data protection when performing Transactions that includes:

- events that led to or may lead to a Transaction without the Cardholder's consent;
- events that led to or may lead to an interruption in continuity of or delay in performance of payment and operational services, payment clearing and settlement services;
- events included into the list of incident types approved by the federal executive power body authorized in the field of security, and posted by the Bank of Russia on the official website of the Bank of Russia on the Internet.

Outgoing Clearing File

An electronic document generated by the Participant and forwarded to the Payment Clearing Center. This document contains the Participant's instructions on Transactions, corrective actions, refunds, Operator's fees and other funds transfers (together referred to as payment instructions).

Card

An electronic payment instrument, including a payment card issued by the Participant or its details, used to draw up settlement and other documents payable at the Customer's expense.

PPS (Partner Payment System's) Card

A payment card issued by the Partner Payment System Participant in accordance with the Partner Payment System's Rules.

Customer

An individual (physical person) or a legal entity who has entered into an agreement with the Issuer providing for the performance of Card transactions.

Net Position (Clearing Position)

The payment net position (clearing position) calculated on the net basis in the amount of difference between the total amount of all Participants' instructions payable where the Participant is a payer, and of all Participants' instructions, where the Participant is a payee. Net Position also includes interchange fees, where the Participant is a payee and/or a payer in accordance with the Interchange Fees Standard, amounts of fees for DC-based Purchase / DC-based Purchase Return Transactions where the Participant is a payee and/or a payer, as well as the Operator's fees in accordance with the System Fees, adjusted amounts of Operator's Fees, erroneously debited from Participants or erroneously credited to Participants amounts of Transactions and (or) interchange fees, amounts of adjusted interchange fees and (or) Operator's Fees in cases related to elimination of Participants' violations of System Standards and Regulations, as well as fines.

RF Participant's Net Positions are calculated in rubles. Non-RF Participant's Net Positions are calculated in currencies set by Non-RF Participants in the Application for Setting the Settlement Currency according to the form provided in the *Notification and Application Forms* Standard.

Direct Participant's Net Position is calculated with the account of the Transactions of the Indirect Participant for whom the Direct Participant is a Sponsor.

Participant Payment System's net position is calculated with the account of Transactions of the Participant Payment System's participants.

Co-badged Card

Mir payment Card bearing the trade mark (service mark) of the operator of another payment system with which the Mir Payment System has concluded an agreement allowing to perform Transactions in both Mir's and that other payment system's Card Acceptance Network.

Issuance and servicing of co-badged cards shall be regulated by the System Regulations and Standards.

Merchant Category Code (MCC)

4-digit code of value assigned by the Acquirer to the Merchant in accordance with the System Standards to indicate its business activity type.

Operator's Fee

Operator's fee charged to the Participant in favor of the Operator for the services within the System in accordance with the System Fees.

Participant's Limit

The maximum amount of all the Participant's liabilities set by the Operator for Transactions with the use of Participant's Cards and Transactions within the Participant's Card Acceptance Network where the Participant acts as a payer in favor of another Participant.

Logo

A design mark, picture, emblem or a symbol placed by the Participants on Cards, Card acceptance devices, at Customer service points, including the Internet, and also used in other cases stipulated by the System Standards.

Interbank Transactions

Transactions performed with the use of Cards of one Participant in the Card Acceptance Network of another Participant.

Cross-System Transaction

A Transaction performed via Participant's Card within the PPS Participants' Card Acceptance Network or via PPS Card within the Participants' Card Acceptance Network.

Fraudulent Transaction

A Transaction that has been made either:

- without the Cardholder's consent (***Unauthorized Transaction***), or
- as a result of unlawful acts by the Cardholder and/or third persons.

<i>Unauthorized Transaction</i>	<p>A Transaction made without the Cardholder's consent, including but not limited to:</p> <ul style="list-style-type: none">• with the use of the Card (Card details) by a person other than the Cardholder;• with the use of a counterfeited card.
<i>Operator (System Operator)</i>	<p>An Organization that sets up the System Regulations and performs other duties set forth by the laws of the Russian Federation.</p>
<i>Payment Infrastructure Service Provider</i>	<p>The Operations Center, the Payment Clearing Center, and the Settlement Center.</p>
<i>Operations Center</i>	<p>An organization that provides access for the Participants and their Customers to funds transfer services, including those made with electronic payment means, electronic messages exchange and other actions related to information and communications interaction between the System Subjects in accordance with the Regulations (operational services).</p>
<i>Transaction</i>	<ul style="list-style-type: none">• Transfer of funds with the use of the Card (Card details) - <i>Financial Transaction</i>;• Action initiated by the Cardholder and not related to the funds transfer (balance inquiry, PIN change, etc.) - <i>Non-financial Transaction</i>.
<i>Reports</i>	<p>All types of standard reports generated by the Payment Clearing Center for each Participant for the previous transaction day and forwarded to Participants. Such reports include information on the Net position amounts, amounts of Interchange Fees and Operator's Fee for operational and payment clearing services rendered, in accordance with the Fees and the <i>Mir Payment System Interchange Fees</i> Standard.</p>

<i>Cash Advance Office (CAO)</i>	The Participant's branch/structural unit intended for Card Transactions including cash disbursement and preparation of documents confirming the corresponding Transactions.
<i>PIN (Personal Identification Number)</i>	A personal identification number (secret code) used by the Cardholder as an analogue of this person's handwritten signature with the help of which Cardholder authentication is performed, when performing a Transaction.
<i>Partner Payment System</i>	RF or Non-RF payment system that has concluded an agreement with the Operator of the Mir Payment System on interaction between the payment systems (cross-system interaction).
<i>Payment Application (Card Payment Application)</i>	The National Payment Card System (NSPK) Payment Application software, which is NSPK's intellectual property object, an exclusive right to which belongs to NSPK JSC, designed to be installed on microprocessors (integrated circuits) of Cards issued by Participants.
<i>Payment Clearing Center</i>	An organization established in accordance with the laws of the Russian Federation that provides for the acceptance of Participants' Outgoing Clearing Files and for other activities set forth by the laws of the Russian Federation (payment clearing services).
<i>System Regulations</i>	A set of Documents that establishes the terms for participation in (accedence to) the System, for funds transfers, provision of payment infrastructure services and other conditions determined by the Operator in accordance with the laws of the Russian Federation.
<i>Pre-Authorization</i>	The authorization performed in the real time mode, intended, in particular, for the preliminary check of sufficiency of funds deposited in the Cardholder account and (or) reservation of the

required amount on the Cardholder account as a guarantee for the payment of goods (works, services).

Card Verification Value 2 (CVV2; Code)

A three-digit card verification code placed on the Card and used for card-not-present transactions.

Processing Center

The participant's software and hardware complex that ensures informational and technological interaction with the System Operations and Payment Clearing Centers.

Processor

The Processing Center and (or) the Third-party processing center.

Settlement Center

The Bank of Russia or other organizations that ensure the fulfillment of Participants' payment instructions by way of debiting and crediting Participants' accounts opened with the Bank of Russia or with other organizations, and forwarding confirmations of the fulfillment of the Participants' payment instructions (settlement services).

Net Position Register (Net Position Log)

A document generated by the Payment Clearing Center and forwarded to the Settlement Center or the Central Payment Clearing Counterparty. This document contains data on Net position amounts of each Participant and other information.

Stand-In Authorization

Authorization performed by the Operations Center on behalf and at the instruction of the Issuer when the Issuer is not accessible and in other cases set forth in the System Standards when it is impossible to perform the Authorization.

Risk Event

An event occurrence of which may result in an Incident, as well as an event that resulted in, could have resulted in, or may result in adverse consequences hindering the achievement of Operator's objectives and performance of Operator's functions.

System Information Security Risk (IS Risk) Risk of implementation of information security threats that are caused by deficiencies in the information security ensuring, including the implementation of technological and other measures, deficiencies in the application software of automated systems and applications, as well as non-compliance with the requirements to the specified processes of the System Subjects' activity. It is one of the operations risks in the System.

Information Security Risk comprises as follows:

- cyber risk - the risk of intentional actions by employees of the System Subject and (or) third parties using software and (or) software and hardware aimed at information infrastructure objects of the System Subject;
- other types of information security risk associated with the Cards processing (storage, destruction) without the use of information infrastructure objects.

RF Participant

one of organizations listed below that has acceded to the Regulations for the purposes of funds transfer services rendering and established in accordance with the laws of the Russian Federation:

- a credit organization;
- VEB.RF;
- Payment System.

Instant Payment Service

The System software that ensures Purchase Transactions (goods, works, services) without the Cardholder authentication, provided that the following conditions are observed:

- Transaction amount does not exceed the limit set for one Transaction by the software;
- Transaction is being performed with the use of the Card microprocessor (IC) or contactless interface of a Cardholder's mobile device within the use of the mobile payment services.

Value Added Service

A System service for carrying out separate checks related to processing of Authorization requests on behalf and at the instruction of the Issuer.

Stand-In Service

The System service that ensures an Authorization request response on behalf and at the instruction of the Issuer, when:

- the Issuer is unavailable;
- No Issuer's Authorization request response was received within the set time frame (the maximum timeout for the Issuer's response is established in the System Standards);
- The Issuer's response to the Authorization request has the code indicating the necessity to use the Stand-in Service (Response Codes are listed in the System Standards);
- The Issuer's response to the Authorization request does not meet the requirements of the System Standards and cannot be interpreted by the System.

Card Acceptance Network

A network of ATMs, POS-terminals, self-service terminals and other devices intended for the Transaction performance via Cards/Card details.

Dispute Plus Platform

The automated system intended for the exchange of electronic documents between the Participants within dispute cycles and for other dispute procedures envisaged by the *Dispute Resolution Guide*.

System, Mir Payment System (Mir)

The national payment card system established in accordance with Federal Law No. 161-FZ dd.27.06.2011 *On the National Payment System*; this system is an association of organizations interacting under the Mir Payment System Regulations for the purpose of funds transfers and comprising the Operator, Payment Infrastructure Services Providers and Participants.

<i>Sponsor</i>	A Direct Participant of the System that provides settlement as well as operational and (or) payment clearing services to Indirect Participants. The Direct Participant may engage third-party specialized organizations for the provision of the operational and payment clearing services to the Indirect Participant.
<i>System Standards</i>	System documents that set forth the rights and liabilities of the System Subjects, the size of Interchange Fees, and other conditions critical for the System operation.
<i>Stop List</i>	A List of Participants' Cards for which service restrictions have been set. Stop Lists are used by Acquirers in Offline Transactions.
<i>System Subjects</i>	The Operator, the Operations Center, the Payment Clearing Center, the Settlement Center, and Participants.
<i>Guarantee Fund Account</i>	The bank account opened for the Operator by the Settlement Center or a credit organization for placing Participants' Guarantee fees.
<i>Participant's Account</i>	RF Participant's correspondent account in Russian rubles with the Settlement Bank (the Bank of Russia) or Non-RF Participant's bank account with the Settlement Center (other than the Bank of Russia) used for settlements with other Participants and (or) other System Subjects. A Participant Payment System's settlement center correspondent account in Russian rubles with the Settlement Center (the Bank of Russia) is used as the Participant Payment System Account.
<i>BIN Table</i>	A list of BINs and BIN ranges, generated by the Operations Center, determining the Transaction authorization requests routing. The BIN Table also comprises PPS Participant digital identifiers (PPS Participant BIN) and digital identifiers of organizations the payment cards of which are processed in

accordance with the Regulations in the Participants' Card Acceptance Network (BIN with indication of a relevant organization).

System Fees

Amounts and procedure of charging Fees for services provided by the System Subjects to the Participant within its activity in the System.

Self-service Terminal

A device intended for Card Transactions other than cash disbursement in automatic mode with no Acquirer's or Merchant's authorized person present at the time of the Transaction.

***Secure Authentication Technology
(Secure Authentication Service,
MirAccept Service)***

A System service for additional Cardholder authentication for online (Internet) Transactions.

Merchant

An organization that has established contractual relationships with the Acquirer for the acceptance of System Cards as an electronic means of payment for goods (works, services) sold to Cardholders:

- a commercial organization selling goods, works or services registered in compliance with the laws of the Russian Federation and conducting its business in the Russian Federation;
- an individual entrepreneur registered in compliance with the laws of the Russian Federation and conducting its business in the Russian Federation;
- a notary engaged in private practice, a lawyer with a private practice, or any other person engaged in private practice in accordance with the laws of the Russian Federation;

- an individual to whom a special tax regime ‘earned income’ is applicable and who conducts its business in the Russian Federation;
- a commercial organization selling goods, works or services established in accordance with the laws of a foreign country and located outside the Russian Federation.

***Cross-border Transaction
(International Transaction)***

A Transaction during the performance of which the payer and the payee are located in different countries, and (or) a Transaction during the performance of which the payer and (or) the payee are serviced by:

- Participants conducting their business in a country other than the one where the payer and (or) the payee are located/conduct their business;
- A Participant and (or) PPS Participant conducting their business in a country other than the one where the payer and (or) the payee are located/conduct their business.

Third-Party Processing Center (TPP)

An external organization engaged by the Participant for the purpose of operational and payment clearing services rendering to the Participant, as well as for provision of informational and technical interaction with the Operations and Payment Clearing Centers of the System.

Participant

RF Participant or Non-RF Participant.

***Partner Payment System Participant
(PPS Participant)***

An organization that has acceded to the Partner Payment System’s Regulations and interacts under them.

Exception File

A list of Participants’ Cards maintained by the Operations Center, for which the Issuers has set either:

- restrictions on acceptance, or

- special acceptance terms.

<i>Central Payment Clearing Counterparty</i>	The Bank of Russia or other organizations acting as a payer and a payee while transferring funds of the Participants.
<i>Acquirer</i>	A Participant engaged in acquiring.
<i>Acquiring</i>	The Participant's business activity for the performance of Transactions and Settlement with Merchants for the Cards (Card details) Transactions, and (or) cash disbursement to Cardholders who are not the Acquirer's Customers, and for other Transactions according to the Regulations.
<i>Electronic Commerce (E-commerce)</i>	Business activity related to the provision of possibility of Purchase transactions (goods, works, services) and Card-to-card transactions via the Internet.
<i>Digital Certificate (DC)</i>	A Digital Certificate term has the meaning ascribed to it in Federal Law No. 491-FZ " <i>On Purchase of Certain Types of Goods, Works, Services via Digital Certificate</i> " dd. 30.12.2020.
<i>Point-of-Sale Terminal (POS Terminal)</i>	A device intended to perform Card Transactions at a Merchant or at an Acquirer's structural division, attended by their authorized personnel, and to generate documents confirming the relevant Transactions.
<i>Issuing</i>	Individual Participant's activity of issuance of Cards to be used by Cardholders to perform Transactions.
<i>Issuer</i>	An Individual Participant engaged in Card Issuing.

All other terms and definitions used throughout the Regulations shall be understood in accordance with the laws of the Russian Federation.