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## **Mir Payment System Regulations. Appendix 4. Fees**

### **Part 2.**

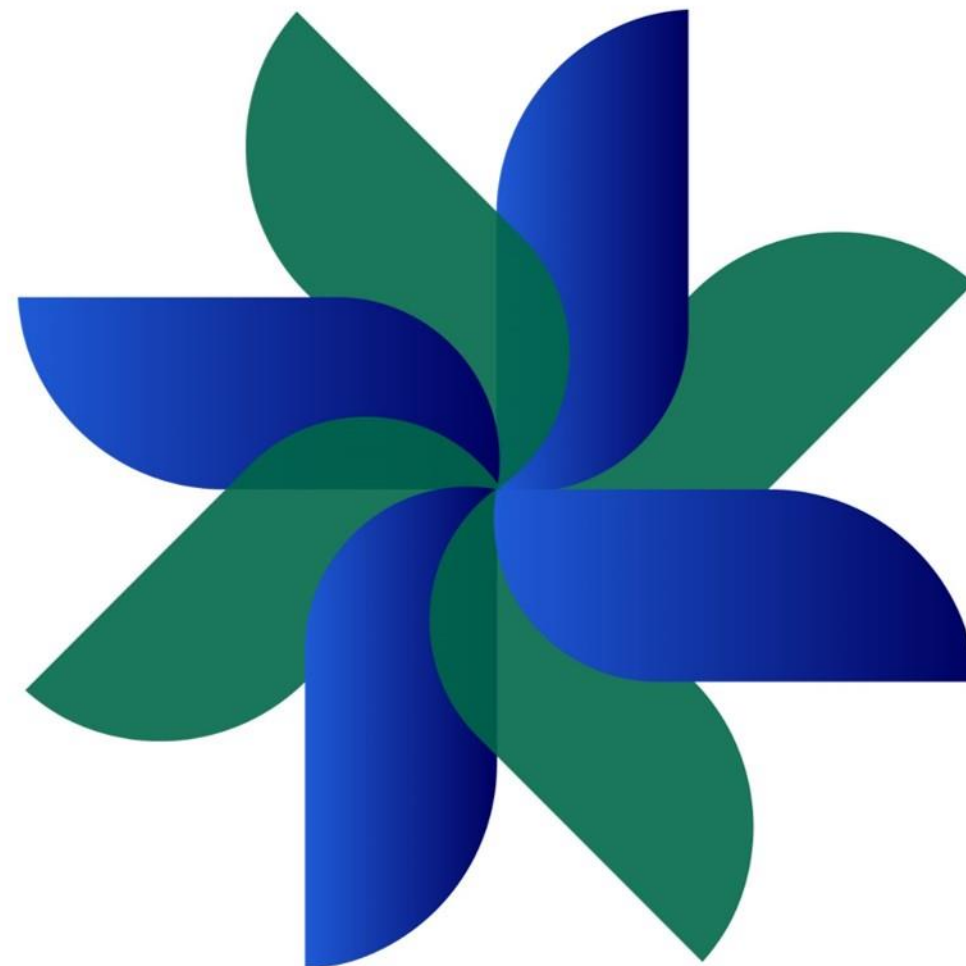
### **For Non-RF Participants**

#### **P.224**

#### **Version 4.3**

*The official language of the “Mir Payment System Regulations. Appendix 4. Fees. Part 2. For Non-RF Participants” (Version 4.3, Moscow 2020) 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.*



## Revision List

P.224		Mir Payment System Regulations. Appendix 4. Fees. Part 2. For Non-RF Participants
Version	Revision Date	Revision Content
1.0	01.10.2015	Initial version
2.0	01.07.2016	The exhaustive list of amendments is specified in Appendix 1. The cross reference table is provided in Appendix 2
2.1	01.07.2016	Footnote 3 to Cl. 2.2.1 is clarified.
3.0	01.10.2016	Section 3 <i>Interchange Fees</i> is removed. The exhaustive list of amendments is specified in Appendix 1
3.1	01.02.2017	<ul style="list-style-type: none"> <li>• Amendments are introduced in Section 1 <i>General Provisions</i>, Cl. <i>Procedure</i> of Section 2 <i>Operating, Authorization, Payment Clearing and Other Service Fees</i>;</li> <li>• From 1 Feb. 2017 to 31 Jan. 2018 the fee under Cl. 2.2.1.3. <i>Participant's Basic\Initial Configuration (Implementation) Setting within C Type Activity</i> is not applied;</li> <li>• Wording of Cl. 2.4.4.1. <i>Verification Transactions</i> is clarified;</li> <li>• Wording of footnotes 3 and 8 is clarified;</li> <li>• Cl. 2.4.10. <i>Device Locator</i> is removed;</li> <li>• Appendix 1 is removed</li> </ul>
3.2	01.08.2017	<ul style="list-style-type: none"> <li>• Wording of Cl. 2.2.1. <i>Participant's Basic Configuration Setting within the Activity Type</i> is clarified;</li> <li>• Wording of footnote 5 to Cl. 2.2.2. <i>Participant's Configuration Modification</i> is clarified;</li> <li>• Wording of footnote 8 to Cl. 2.2.4.5. <i>Certification Testing Services</i> is clarified;</li> <li>• Fee under Cl. 2.2.4.8. <i>A Set of Multipurpose Test Cards</i> is reduced;</li> <li>• Wordings of Cl. 2.2.4.8. <i>Acquiring Network Certification Integration Testing Services. A Set of Multipurpose Test Cards</i> and Cl. 2.2.4.9. <i>Acquiring Network Certification Integration Testing Services. Additional Multipurpose Test Card</i> are clarified;</li> </ul>

		<ul style="list-style-type: none"> <li>• Calculations of an Aggregated fee for operating, authorization, payment clearing and other services in Cl. 2.4.1. <i>Aggregated Fee for Operating, Authorization, Payment Clearing and Other Service Fees under Cl. 2.4.</i> are supplemented by Cl. 2.4.10. <i>Participant's Portfolio Non-standard Reports</i>;</li> <li>• Footnote 15 to Cl. 2.4.7. <i>Payment Clearing Transaction Processing (Charged to the Issuer)</i> is removed;</li> <li>• Fee charged to the Acquirer for a transaction under RUB 50.00, MCC 4111, 4131 for other card products under Cl. 2.4.8. <i>Payment Clearing Transaction Processing (Charged to the Acquirer)</i> is reduced;</li> <li>• Charging procedure in Cl. 2.4.10. <i>Participant's Portfolio Non-standard Reports</i> is clarified;</li> <li>• Fee charged to the Acquirer for a transaction under RUB 50.00, MCC 4111, 4131 for Debit, Prepaid cards under Cl. 2.5.1. <i>Off-Us Mir Card Transactions</i> is reduced</li> </ul>
3.3	01.04.2018	<ul style="list-style-type: none"> <li>• Cl. <i>Fees of Section 2 Operating, Authorization, Payment Clearing and Other Service Fees</i> is amended in terms of the VAT application procedure;</li> <li>• For each service, the VAT application procedure is determined in relation to the Participant's state of registration;</li> <li>• The period of no charging fees to Non-RF Participants is specified throughout the entire document;</li> <li>• Wording of footnote 9 to Cl. 2.2.4.6. <i>Acquiring Network Certification Integration Testing. Complete Package</i> is clarified;</li> <li>• Wording of footnote 10 to Cl. 2.2.4.7. <i>Acquiring Network Certification Integration Testing. Simplified Package</i> is clarified;</li> <li>• Wording of footnote 11 to Cl. 2.4.1. <i>Aggregated Fee for Operating, Authorization, Payment Clearing and Other Services under Cl. 2.4.</i> is clarified;</li> <li>• Wording of Cl. 2.4.5.3. <i>Stand-In and Value Added Service BIN-Range Maintenance</i> is clarified;</li> <li>• Charging conditions under Cl. 2.4.8.5. <i>Other Card Products</i> are clarified;</li> <li>• Charging conditions under Cl. 2.4.10.1. <i>Generation of the Participant's Portfolio Non-standard Reports at the Participant's Request</i> are clarified;</li> <li>• Wording of Cl. 2.6.1.1. <i>Granting Access to Dispute Plus, Automated Dispute Documentation Exchange System</i> is clarified;</li> <li>• Fee under Cl. 2.6.3.2. <i>System Resolution</i> is combined with the service fee under Cl. 2.6.3.1. <i>Referring a Dispute Case for Resolution to the System</i> with the wording clarification <i>Dispute Review and Final Resolution by the System</i>;</li> <li>• Wording of Cl. 2.6.4. <i>Transaction Information</i> is clarified;</li> <li>• Footnote 16 to Cl. 2.6.3.1. <i>Dispute Review and Final Resolution by the System</i> is added</li> </ul>
3.4	25.10.2018	<ul style="list-style-type: none"> <li>• Footnote 14 to Cl. 2.4.8. <i>Payment Clearing Transaction Processing (Charged to the Acquirer)</i> is added;</li> </ul>

		<ul style="list-style-type: none"> <li>Information on <i>Fee for the Settlement Center's Services in Terms of Charging Fees for the Services Provided by VTB Bank (PJSC)</i> is added to Cl. 3</li> </ul>
4.0	25.04.2019	<ul style="list-style-type: none"> <li>The document is divided into two parts: Part 1. For RF Participants, Part 2. For Non-RF Participants;</li> <li>Fee under Cl. 2.6.4. <i>Transaction Information</i> is cancelled;</li> <li>The fee amount in Cl. 2.6.1.1. <i>Granting Access to Dispute Plus, Automated Dispute Documentation Exchange System</i> is changed;</li> <li>The title, the payer and the fee amount in Cl. 2.6.2.1. <i>Processing of a Disputable Transaction Envisaging Submission of Dispute Documentation</i> are amended</li> </ul>
4.1	08.11.2019	<ul style="list-style-type: none"> <li>Wording of Cl. 2.4.10. <i>Participant's Non-standard Reports</i> is clarified;</li> <li>Wording of Cl. 2.4.10.1. <i>Generation of the Participant's Non-standard Reports at the Participant's Request</i> is clarified;</li> <li>Cl. 2.4.10.2. <i>Provision of the Participant's Non-Standard Report</i> is added;</li> <li>Wording of Cl. 2.6.1.1. <i>Granting Access to Dispute Plus</i> is clarified;</li> <li>Cl. 2.8. <i>Other Services</i> is added;</li> <li>Cl. 2.8.1. <i>Merchant Screening Service (MSS)</i> is added;</li> <li>Cl. 2.8.2. <i>Mir Authorization and Clearing Simulator</i> is added</li> </ul>
4.2	01.10.2020	<ul style="list-style-type: none"> <li>Wording of Cl. 2.2.4.1. <i>Access to CPVT for Creation and Validity Check of the System Product Profile</i> is clarified;</li> <li>Wording of Cl. 2.2.4.2. <i>Services for Card Electrical Personalization Verification and Confirmation of Compliance with the System Requirements. Verification of the Product Perso-Profile and Qualification Samples</i> is clarified;</li> <li>Wording of Cl. 2.2.4.3. <i>Services for Card Electrical Personalization Verification and Confirmation of Compliance with the System Requirements. Reverification of the Product Perso-Profile and Qualification Samples</i> is clarified;</li> <li>Wording of Cl. 2.2.4.4. <i>Services for Card Electrical Personalization Verification and Confirmation of Compliance with the System Requirements. Verification of the Product Perso-Profile Containing Additional Data Objects to Be Additionally Approved by the Operator</i> is clarified;</li> <li>Footnote 13 is clarified;</li> <li>Cl. 2.5.2. <i>On-Us Mir Card Transactions</i> is added;</li> <li>Wording of footnote 19 to Cl. 2.6.1.1. <i>Granting Access to Dispute Plus</i> is clarified;</li> <li>Charging conditions under Cl. 2.6.1.1. <i>Granting Access to Dispute Plus</i> are clarified</li> </ul>

4.3	01.02.2021	<ul style="list-style-type: none"> <li>• The product name NEW is replaced with the Mir Supreme card throughout the entire document;</li> <li>• Cl. 2.4.3.1. <i>Processing of Non-financial and Failed Authorization Requests (Decline Response, Balance Inquiry, PIN Change, Guarantee Request)</i> is amended;</li> <li>• Footnote 14 to Cl. 2.4.3.1. <i>Processing of Non-financial and Failed Authorization Requests (Decline Response, Balance Inquiry, PIN Change, Guarantee Request)</i> is added;</li> <li>• Cl. <i>Fees of Section 2 Operating, Authorization, Payment Clearing and Other Service Fees</i> is amended in terms of the period of no charging fees</li> </ul>
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## Contents

<b>1. General Provisions.....</b>	<b>7</b>
<b>2. Operating, Authorization, Payment Clearing and Other Service Fees .....</b>	<b>8</b>
2.1. BIN Assignment and Support.....	10
2.2. Participants' Configuration Setting.....	11
2.3. Access to Telecommunications Network .....	16
2.4. Operating, Authorization and Payment Clearing Services.....	17
2.5. Use of the System Trademark (Service Mark) and Logo by the Participant .....	25
2.6. Disputable Transaction Processing .....	28
2.7. Information and Consulting Services .....	30
2.8. Other Services .....	32
<b>3. Fee for the Settlement Center's Services .....</b>	<b>33</b>

## 1. General Provisions

The System Fees shall be an integral part of the *Mir Payment System Regulations* (hereinafter referred to as the Regulations) and contain the amount and essential conditions of charging fees for the services rendered to Mir Participants (hereinafter referred to as the Participant).

The Mir Operator may unilaterally alter and amend the current Fees upon prior notification to the Participants in the manner and within the timeframe specified by Cl. 1.2 of the *Mir Payment System Regulations*. The Fees shall be expressed in the Russian Federation (RF) currency as a fixed amount or as a percentage of the transaction amount.

Fees for the Mir services shall be calculated in the Russian Federation currency. The Operator shall charge no joining fees.

In case of the service provision by the Operator (the payment for which is differentiated according to the period) during an incomplete month/quarter, the Operator's service fee shall not be subject to recalculation and shall be charged in the amount of the fee for the whole month/quarter.

The Mir Payment System Standard *Interchange Fees* is a document that regulates the interchange fee rates and the fee charging procedure for the Participants' Transactions. The Standard shall be communicated to the Participants by posting it on the System Information Resource and the Operator's official website: [www.nspk.ru](http://www.nspk.ru).

The Mir Payment System Standard *Interchange Fees* is applied in case when the Participants fail to notify the Operator of a new fee agreed pursuant to the procedure established by the Operator.

If the Participants notify the Operator of a new interchange fee agreed pursuant to the procedure established by the Operator, then this new fee rate shall be applied.

The Operator's notification procedure by the Participants is established in the Mir Payment System Standard *Individual Interchange Fee Rates Applied between Mir Participants*.

## 2. Operating, Authorization, Payment Clearing and Other Service Fees

### Fees

The Operator shall charge the Participant operating, authorization, payment clearing and other service fees. The fee amount is indicated in the fees net of taxes and duties established by the laws of the Russian Federation 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.

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.

The services marked with Yes in the field *VAT in the Russian Federation* are subject to VAT in accordance with the laws of the Russian Federation or the Treaty on the Eurasian Economic Union (EEU). These services are subject to VAT in the Russian Federation.

The fee for the services marked with (\*) is not applied to Non-RF Participants until **March 31, 2024**.

The Participant's state of registration in the EEU is a state that is a member of the EEU.

### Frequency

Fees shall be charged with the frequency determined for each service.



**Procedure**

Operating, authorization, payment clearing and other service fees shall be included in the Participant's Net Position, unless otherwise specified in the Mir Payment System Regulations, Standards or herein. By acceding to the Regulations, the Participant entitles the Settlement Center to debit the Operator's fees included in the Net Position Register to the Participant's account.

Information on the services and service fees shall be included in the Participant's Payment Report generated by the Payment Clearing Center. The Report generation procedure and its format are specified in the *Mir OPCC Operational Procedure Manual. Part 2. Operational Interaction Guidelines*. The Operator sends to the Participant work completion/service provision certificates and invoices where provided for by the laws of the Russian Federation via the electronic document management system (NSPK SEDO). In addition, the Operator shall send hard copies to the Participant's address by mail or by special delivery, unless there is an exchange of documents signed using QDS. When sent via NSPK SEDO, e-documents are deemed received by the Participant in accordance with the SEDO rules.

The document exchange procedure between the Operator and the Participant is set forth in Section 12 of the Regulations.

### Information and Technological Interaction between Participants

#### 2.1. BIN Assignment and Support

##### 2.1.1. Bank Identification Number (BIN) (\*)

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.1.1.1.	BIN assignment	Participant	one-time payment / per a BIN	RUB 10,000.00	No	No
2.1.1.2.	BIN support	Participant	monthly / per a BIN upon BIN assignment / BIN registration <sup>1</sup>	RUB 300.00	No	No

<sup>1</sup> For a BIN registered under a co-badging program.

## 2.2. Participants' Configuration Setting

### 2.2.1. Participant's Basic Configuration Setting within the Activity Type (\*)

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.2.1.1.	as per type A <sup>2</sup>	Participant <sup>3</sup>	one-time payment	RUB 600,000.00	No	No
2.2.1.2.	as per type B <sup>2</sup>			RUB 400,000.00	No	No
2.2.1.3.	as per type C <sup>2</sup>			RUB 400,000.00	No	No

<sup>2</sup> For classification of participation and activity types refer to the *Mir Payment System Regulations. Appendix 2. Accession to the Mir Payment System Regulations. Application Form (MIR.05.141.0-20.00.00-2)*.

<sup>3</sup> Applied to configuration of Direct Participants, Indirect Participants, System Participants, and Participants of the System Participant's Payment System. Charged on the basis of a Request for / Certificate of host-to-host initial testing.

2.2.2. Participant's Configuration Modification<sup>4</sup> (\*)

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.2.2.1.	Configuration modification within a project	Participant	one-time payment / per a project month	RUB 50,000.00	No	No
2.2.2.2.	Configuration modification outside of a project	Participant	one-time payment	RUB 15,000.00	No	No
2.2.2.3.	Configuration modification due to change of the Participant's activity type	Participant	one-time payment	RUB 250,000.00	No	No

<sup>4</sup> Applied to configuration modification of Direct Participants, Indirect Participants, System Participants, and Participants of the System Participant's Payment System.

## 2.2.3. Issuer Working Key Certificate (\*)

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.2.3.1.	Issuer working key certificate	Issuer	one-time payment / per a certificate <sup>5</sup>	RUB 4,000.00	No	No

<sup>5</sup> No fee is charged for the Issuer test key certificate.

### Certification Testing Services

#### 2.2.4. Testing and Certification Services (\*)

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.2.4.1.	Access to CPVT for creation and validity check of the System Product Profile	Participant <sup>6</sup>	monthly / per a CPVT registered user	RUB 5,000.00	Yes	No
2.2.4.2.	Services for card electrical personalization verification and confirmation of compliance with the System requirements. Verification of the product perso-profile and qualification samples	Participant <sup>6</sup>	one-time payment / per a profile	RUB 40,000.00	Yes	Yes
2.2.4.3.	Services for card electrical personalization verification and confirmation of compliance with the System requirements. Reverification of the product perso-profile and qualification samples	Participant <sup>6</sup>	one-time payment / per a profile test	RUB 20,000.00	Yes	Yes
2.2.4.4.	Services for card electrical personalization verification and confirmation of compliance with the System requirements. Verification of the product perso-profile containing additional data objects to be additionally approved by the Operator	Participant <sup>6</sup>	one-time payment / per a profile	RUB 60,000.00	Yes	Yes

<sup>6</sup> Direct Participant, Type A or B Indirect Participant.

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.2.4.5.	Certification testing services <sup>7</sup>	Participant <sup>8</sup>	one-time payment / per a service	RUB 25,000.00	Yes	Yes
2.2.4.6.	Acquiring network certification integration testing. Complete package <sup>9</sup>	Participant <sup>8</sup>	one-time payment / per a package	RUB 75,000.00	Yes	Yes
2.2.4.7.	Acquiring network certification integration testing. Simplified package <sup>10</sup>	Participant <sup>8</sup>	one-time payment / per a package	RUB 35,000.00	Yes	Yes
2.2.4.8.	Acquiring network certification integration testing. A set of multipurpose test cards	Participant <sup>8</sup>	one-time payment / per a set of cards	RUB 3,000.00	Yes	Yes
2.2.4.9.	Acquiring network certification integration testing. Additional multipurpose test card	Participant <sup>8</sup>	one-time payment / per a card	RUB 1,500.00	Yes	Yes
2.2.4.10.	Acquiring network certification integration testing. Additional verification of test results beyond those included in the complete package	Participant <sup>8</sup>	one-time payment / per a test	RUB 35,000.00	Yes	Yes

<sup>7</sup> Charged on the basis of a Request for/Certificate of host-to-host (additional) testing.

<sup>8</sup> Type A, B or C Participant.

<sup>9</sup> A complete service package for one Group of Identical Terminals includes: review of a set of documents submitted by the Participant, checking parameters of the ANCIT Request, access granting to the test environment, Test Report generation, ANCIT results verification (2 iterations), issuing of a Conformity Certificate.

<sup>10</sup> A simplified service package includes: review of an ANCIT Request, review of conditions for a simplified testing, issuing of an Information Letter.

### 2.3. Access to Telecommunications Network

#### 2.3.1. Access to the System Data Transmission Telecommunications Network (\*)

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.3.1.1.	Access to the System Data Transmission Telecommunications Network	Direct Participant / System Participant	monthly	RUB 50,000.00	Yes	Yes



## 2.4. Operating, Authorization and Payment Clearing Services

### 2.4.1. Aggregated fee for operating, authorization, payment clearing and other services under Cl. 2.4.<sup>11</sup> (\*)

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.4.1.1.	Aggregated fee for operating, authorization, payment clearing and other services	Direct Participant / System Participant	monthly / per month	RUB 30,000.00	No	No
2.4.1.2.	Aggregated fee for operating, authorization, payment clearing and other services	Indirect Participant	monthly / per month	RUB 20,000.00	No	No

### 2.4.2. Processing of Successful Financial Authorization Requests

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.4.2.1.	Debit <sup>12</sup> , Prepaid card <sup>12</sup>	Issuer	weekly / per a transaction under RUB 250.00	RUB 0.10	No	No

<sup>11</sup> Charged in the amount equal to the difference in the fee rate under Cl. 2.4.1.1. or Cl. 2.4.1.2. and the sum of fees under Cl. 2.4.2. – Cl. 2.4.10. If the sum of fees under Cl. 2.4.2. – Cl. 2.4.10. is equal to or exceeds the fee rate under Cl. 2.4.1.1. or Cl. 2.4.1.2., the fee specified in Cl. 2.4.1. is not charged.

<sup>12</sup> Including card Business.

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.4.2.2.	Debit <sup>12</sup> , Prepaid card <sup>12</sup>	Issuer	weekly / per a transaction from RUB 250.00 to 5,000.00	RUB 0.40	No	No
2.4.2.3.	Debit <sup>12</sup> , Prepaid card <sup>12</sup>	Issuer	weekly / per a transaction over RUB 5,000.00	RUB 0.60	No	No
2.4.2.4.	Other card products	Issuer	weekly / per a transaction under RUB 250.00	RUB 0.20	No	No
2.4.2.5.	Other card products	Issuer	weekly / per a transaction from RUB 250.00 to 5,000.00	RUB 0.50	No	No
2.4.2.6.	Other card products	Issuer	weekly / per a transaction over RUB 5,000.00	RUB 0.75	No	No

## 2.4.3. Processing of Non-financial and Failed Financial Authorization Requests

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.4.3.1.	Processing of non-financial and failed <sup>13</sup> authorization requests (decline response, balance inquiry, PIN change, guarantee request <sup>14</sup> )	Issuer	weekly / per a transaction	RUB 0.50	No	No

## 2.4.4. Verification Transactions

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.4.4.1.	Verification transactions (verification of the System payment application cryptogram, NSPK-CAV cryptogram)	Issuer	weekly / per a transaction	RUB 0.30	No	No

<sup>13</sup> Fee is not charged for authorization requests failed due to: (a) format error (response code 30) or (b) Issuer inaccessible (response code 91); fee is charged for all the other failed authorization requests (all response codes except 00 – successful, 85 – successful verification, 87 – purchase allowed, cash back not allowed, 30 – format error, 91 – Issuer inaccessible).

<sup>14</sup> Commencement date - from the effective date of Release 1.2021.

## 2.4.5. Stand-In

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.4.5.1.	Authorization request processing by the Stand-In Service	Issuer	weekly / per a transaction	RUB 1.00	No	No
2.4.5.2.	Exception file listing	Issuer	monthly / per a record	RUB 0.50	No	No
2.4.5.3.	Stand-In and Value Added Service BIN-Range Maintenance (*)	Issuer	monthly / per a BIN-range	RUB 500.00	No	No

## 2.4.6. Cross-Border Transaction Processing (in addition to Cl. 2.4.2 and Cl. 2.4.5.)

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.4.6.1.	Debit <sup>12</sup> , Prepaid card <sup>12</sup>	Issuer	weekly / per a transaction	RUB 0.30	No	No
2.4.6.2.	Other card products	Issuer	weekly / based on a weekly transaction volume	0.15%	No	No

## 2.4.7. Payment Clearing Transaction Processing (Charged to the Issuer)

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.4.7.1.	Debit <sup>12</sup> , Prepaid card <sup>12</sup>	Issuer	weekly / per a transaction under RUB 250.00	RUB 0.10	No	No
2.4.7.2.	Debit <sup>12</sup> , Prepaid card <sup>12</sup>	Issuer	weekly / per a transaction from RUB 250.00 to 5,000.00	RUB 0.40	No	No
2.4.7.3.	Debit <sup>12</sup> , Prepaid card <sup>12</sup>	Issuer	weekly / per a transaction over RUB 5,000.00	RUB 0.60	No	No
2.4.7.4.	Other card products	Issuer	weekly / per a transaction under RUB 250.00	RUB 0.20	No	No
2.4.7.5.	Other card products	Issuer	weekly / per a transaction from RUB 250.00 to 5,000.00	RUB 0.50	No	No
2.4.7.6.	Other card products	Issuer	weekly / per a transaction over RUB 5,000.00	RUB 0.75	No	No

## 2.4.8. Payment Clearing Transaction Processing (Charged to the Acquirer)

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.4.8.1.	Debit <sup>12</sup> , Prepaid card <sup>12</sup>	Acquirer	weekly / per a transaction under RUB 250.00	RUB 0.10	No	No
2.4.8.2.	Debit <sup>12</sup> , Prepaid card <sup>12</sup>	Acquirer	weekly / per a transaction from RUB 250.00 to 5,000.00	RUB 0.40	No	No
2.4.8.3.	Debit <sup>12</sup> , Prepaid card <sup>12</sup>	Acquirer	weekly / per a transaction over RUB 5,000.00	RUB 0.60	No	No
2.4.8.4.	Other card products	Acquirer	weekly / per a transaction under RUB 50.00, MCC 4111, 4131	RUB 0.10	No	No
2.4.8.5.	Other card products	Acquirer	weekly / per a transaction from RUB 0.00 to 250.00, except for transactions indicated in Cl. 2.4.8.4.	RUB 0.20	No	No
2.4.8.6.	Other card products	Acquirer	weekly /	RUB 0.50	No	No

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
			per a transaction from RUB 250.00 to 5,000.00			
2.4.8.7.	Other card products	Acquirer	weekly / per a transaction over RUB 5,000.00	RUB 0.75	No	No

## 2.4.9. Net Position (\*)

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.4.9.1	Net position calculation	Participant	monthly / per month	RUB 10,000.00	No	No

## 2.4.10. Participant's Non-standard Reports (\*)

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.4.10.1.	Generation of the Participant's non-standard reports at the Participant's request	Participant	monthly / per a report type / reconciliation category	RUB 1,000.00	No	No
2.4.10.2.	Provision of the Participant's non-standard reports	Participant	weekly / line-by-line	RUB 0.05	No	No



## 2.5. Use of the System Trademark (Service Mark) and Logo by the Participant

### 2.5.1. Off-Ur Mir Card Transactions

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.5.1.1.	Debit <sup>12</sup> , Prepaid card <sup>12</sup>	Issuer	quarterly / per a transaction	RUB 0.30	No	No
2.5.1.2.	Debit <sup>12</sup> , Prepaid card <sup>12</sup>	Acquirer	quarterly / per a transaction, except for transactions indicated in Cl. 2.5.1.3.	RUB 0.30	No	No
2.5.1.3.	Debit <sup>12</sup> , Prepaid card <sup>12</sup>	Acquirer	quarterly / based on a quarterly volume of transactions under RUB 50.00, MCC 4111, 4131	0.03%	No	No
2.5.1.4.	Other card products	Issuer	quarterly / based on a quarterly transaction volume	0.03%	No	No
2.5.1.5.	Other card products	Acquirer	quarterly / based on a quarterly transaction volume	0.03%	No	No

## 2.5.2. On-Us Mir Card Transactions

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.5.2.1.	Mir Supreme card	Issuer	quarterly / based on a quarterly Purchase transaction volume	_15	No	No
2.5.2.2.	Mir Supreme card	Acquirer	quarterly / based on a quarterly Purchase transaction volume	_16	No	No

<sup>15</sup> The fee rate will be specified additionally.

<sup>16</sup> The fee rate will be specified additionally.

2.5.3. Trademark Placement on Mir Cards<sup>17</sup>

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.5.3.1.	Premium card	Issuer	quarterly / per a card	_ <sup>18</sup>	No	No
2.5.3.2.	Other card products	Issuer	quarterly / per a card	_ <sup>19</sup>	No	No

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<sup>17</sup> According to the Participant's Monthly Report as of the first day of the last month of the reporting quarter.

<sup>18</sup> The fee rate will be specified additionally.

<sup>19</sup> The fee rate will be specified additionally.

## 2.6. Disputable Transaction Processing

### 2.6.1. Access Granting (\*)

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.6.1.1.	Granting access to Dispute Plus	Participant	monthly / per an Access package <sup>20</sup>	RUB 15,000.00	Yes	No

The fee calculation procedure:

The fee amount charged to the Participant is calculated as follows:

$K \times \text{cost of one Access package} + M \times \text{cost of one Access package} + N \times \text{cost of one Access package}$ , where K, M and N values depend on the number of particular types of accounts and are determined according to the table:

Number of Merchant User Accounts (MUA)	K Value for MUA	Number of Technical Accounts (TA)	M Value for TA	Number of Merchant User Accounts (MUA)	N Value for MUA
10 maximum	1	1	1	3 maximum	1
over 10, but 20 maximum	2	2	2	over 3, but 6 maximum	2
over 20, but 30 maximum	3	3	3	over 7, but 9 maximum	3
over 30, but 40 maximum	4	4	4	over 10, but 12 maximum	4
etc.					

Calculation example:

<sup>20</sup> Access package: ten (10) merchant user accounts or one (1) technical account or three (3) merchant user accounts.

If a Participant has 21 merchant user accounts, 1 technical account and 4 merchant user accounts, then the values of K, M and N will be 3, 1 and 2, respectively. In this case, the fee amount charged will be:

$$3 \cdot 15,000 + 1 \cdot 15,000 + 2 \cdot 15,000 = \text{RUB } 90,000$$

### 2.6.2. Disputable Transaction Processing (\*)

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.6.2.1.	Disputable transaction processing	Dispute Participant	monthly / per a transaction	RUB 50.00	No	No

### 2.6.3. Final Dispute Resolution by the System (\*)

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.6.3.1.	Dispute review and final resolution by the System <sup>21</sup>	Participant – the Party held liable	one-time payment / per a dispute case	RUB 25,000.00	Yes	Yes

<sup>21</sup> Dispute review and its final resolution by the System performed due to processing of a *Request for Payment Information (ZIP)* dispute business process are excluded when calculating fees.

## 2.7. Information and Consulting Services

### 2.7.1. Information and Consulting Services in the Form of Seminars (\*)

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.7.1.1.	Web format	Participant	one-time payment / per a seminar participant	RUB 3,000.00	No	No
2.7.1.2.	Face-to-face format, less than 4 hours	Participant	one-time payment / per a seminar participant	RUB 8,000.00	No	No
2.7.1.3.	Face-to-face format, $4 \leq 8$ hours	Participant	one-time payment / per a seminar participant	RUB 15,000.00	No	No
2.7.1.4.	Face-to-face format, $4 \leq 8$ hours, early registration not later than 15 business days before the seminar date	Participant	one-time payment / per a seminar participant	RUB 12,000.00	No	No
2.7.1.5.	Face-to-face format, over 8 hours	Participant	one-time payment / per a seminar participant	RUB 20,000.00	No	No
2.7.1.6.	Face-to-face format, over 8 hours, early registration not later than 15 business days before the seminar date	Participant	one-time payment / per a seminar participant	RUB 16,000.00	No	No

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.7.1.7.	Custom-made seminar at the Participant's request (face-to-face) <sup>22</sup>	Participant	one-time payment / per a seminar participant	RUB 30,000.00	No	No

<sup>22</sup> In case a seminar is held outside of Moscow, the Participant shall reimburse all actual costs incurred by NSPK JSC in relation to arrangement of such seminar under an invoice issued.

## 2.8. Other Services

### 2.8.1. Merchant Screening Service (MSS) (\*)

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.8.1.1.	Access to MSS	Participant	monthly	RUB 10,000.00	Yes	No

### 2.8.2. Mir Authorization and Clearing Simulator (MACS) (\*)

No.	Service Description	Payer	Frequency / Charging Conditions	Rate (RUB / %)	VAT in the Russian Federation	
					Participant's State of Registration	
					EEU	Other
2.8.2.1.	Access to MACS	Direct Participant	monthly	RUB 25,000.00	Yes	No



### **3. Fee for the Settlement Center's Services**

The service fee of the Settlement Center, whose functions in the System are performed by the Bank of Russia, shall be charged at the Bank of Russia's rates available on the latter's official website and published in the *Bank of Russia Bulletin*.

The service fee of the Settlement Center, whose functions in the System are performed by VTB Bank (PJSC), shall be charged at the VTB Bank's rates available on the VTB Bank's official website.