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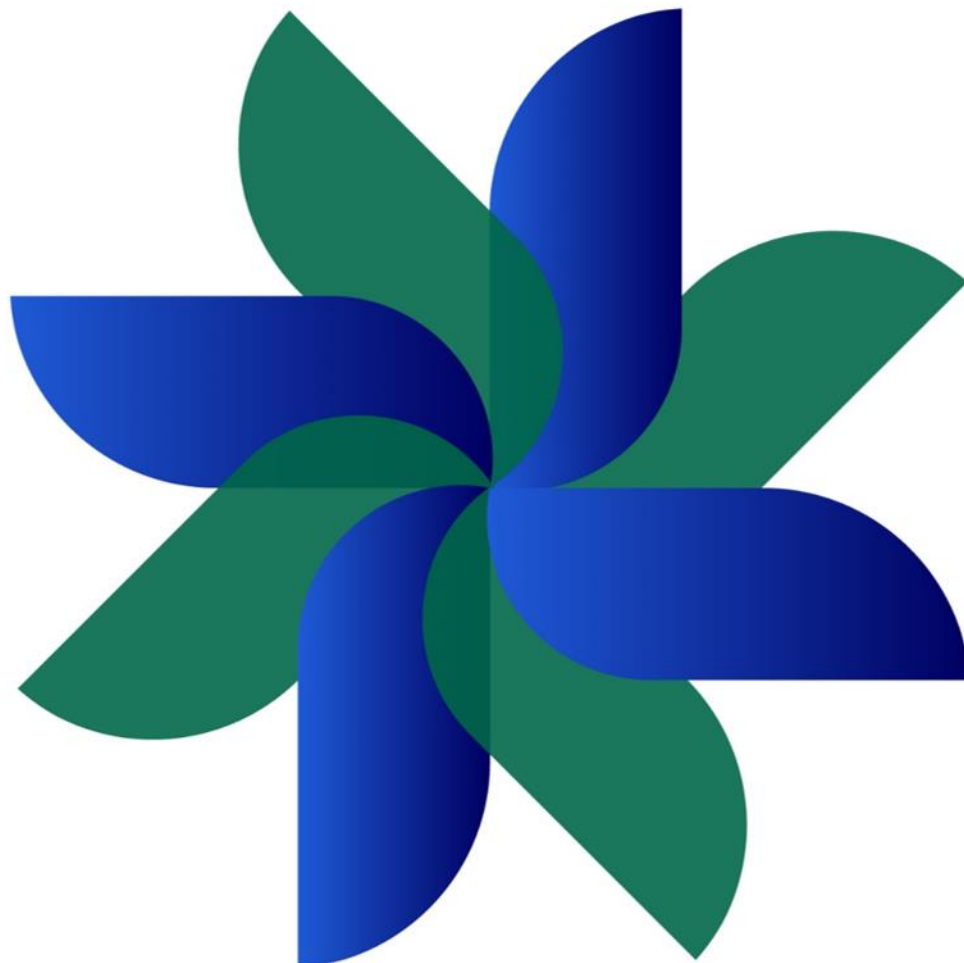
## **NSPK JSC Loyalty Program Fees**

**P.146**

**Version 3.11**

*The official language of the “NSPK JSC Loyalty Program Fees” (Version 3.11, 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 | Loyalty

Comments:


**Audience:**

	Participants	Vendors
<b>Issuers:</b>	<u>For execution</u>	
<b>Acquirers:</b>	<u>For execution</u>	

Comments:


**Contents:**

*The document determines the amount and terms of the fee payment to (charging) the Loyalty Program Subjects.*


**Testing/Check by NSPK:**

Mandatory | Optional | Not required

Comments:


**Feedback:**

*Should you have any questions related to this document, Participant/Vendor, please create an issue on the support portal (<https://support.nspk.ru>) in your project in the section “NSPK Documentation (Name of the Participant/Vendor)” and specify the point*


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## Revision List

P.146		NSPK JSC Loyalty Program Fees
Version	Revision Date	Revision Content
1.0	01.07.2016	Initial version
2.0	15.12.2016	Fee amounts were changed
3.0	20.09.2017	The Section <i>Minimum Reward to the Customer</i> was added. The list of industries was extended, and the fee amounts were changed
3.1	20.11.2017	Clarifications were made due to the replacement of the <i>Loyalty Program Fees for Mir</i> with the <i>Cashback Service Fees for Cardholders</i> . The names of Sections 3 and 4 were clarified. The wordings of the fee types were clarified in Sections 3, 4, 5
3.2	22.10.2018	The Fees Sections were clarified (amended), including adding <i>MCC</i> and <i>MCC Name</i> columns to the Fees structure
3.3	21.01.2019	Clarifications were made due to the replacement of the <i>Cashback Service Fees</i> with the <i>Loyalty Program Fees</i> ; Subsection 1.1 was clarified with regard to the conditions for rounding amounts
3.4	14.02.2019	Clarifications were made (throughout the document) due to the replacement of the <i>Mir Loyalty Program</i> with the <i>Loyalty Program for Mir Cardholders</i>
3.5	12.07.2019	Amendments were made (throughout the document) due to the addition of conditions for a fixed Reward (of a certain amount that does not depend on the cost of Goods)
3.6	12.09.2019	Section 6 was added for the case of arranging (holding) of a Promotion by the Operator
3.7	12.12.2019	Amendments were made (throughout Subsection 6.2) for the case of arranging (holding) of a Promotion by the Operator
3.8	10.04.2020	Amendments were made (throughout the document) with regard to MCC 0742, 7230, 7298, 8011, 8021, 8071, 8299, 5942, 5813, 7991, 7996, 7997, 5943, 5947, 4121, 5193, 5992, 5944, 0000
3.9	08.07.2020	Subsection 6.2 was removed from Section 6
3.10	08.12.2020	Sections 3-5 were amended due to the clarification of the reward calculation procedure for the Acquirer/Operator/Issuer (if the Promotion conditions provide for the maximum Reward amount)
3.11	13.07.2023	Amendments were made (throughout the document) to Sections 2, 3, 4 and 5 with regard to MCC 5533, 5013, 5641, 5946, 8099, 8220, 5814, 7994, 5309, 5311, 5399, 5983, 5999, 5331, 5499, 4816, 4899, 5200, 4214  The name of the document was revised: <i>NSPK JSC Loyalty Program Regulations</i>

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## 1. General Provisions

### 1.1. Document Purpose and Scope

The NSPK JSC Loyalty Program Fees (hereinafter referred to as the Loyalty Program Fees) are an integral part of the Loyalty Program Regulations of National Payment Card System Joint-Stock Company (hereinafter referred to as the Regulations) and shall determine, subject to the provisions of the Regulations, the amount and terms of payment of (charging) a Reward and other fees under the Loyalty Program. The Reward and other fees shall be calculated in the currency of the Russian Federation accurate to kopecks. For this purpose, the amounts of the Rewards and other fees shall be rounded down to the nearest integer.

The Operator may unilaterally and at any time amend the Fees pursuant to the Regulations.

Amendments to the Fees shall be applicable to a Promotion arranged from the date when the amendments to the Fees come into effect.

If conditions for the Promotion are amended in terms of extending the Promotion original period (at the Partner's/Operators initiative), the Fees effective on the specified date shall be applicable from the first day of the extended period.

If a Promotion is arranged (held) by a Partner, the provisions of this Section and Sections 2-5 hereof shall be applicable to the relations between the Subjects.

If a Promotion is arranged (held) by the Operator, the provisions of this Section and Section 6 hereof shall be applicable to the relations between the Subjects.

### 1.2. Terms, Definitions and Abbreviations

Terms and definitions specified in the Regulations and the *Mir Payment System Regulations* are used in the Fees.

### 1.3. Regulatory References

[1] *Loyalty Program Regulations of National Payment Card System Joint-Stock Company.*

[2] *Mir Payment System Regulations.*

## 2. Reward

A Reward shall be established by a Partner in the amount not less than specified in Table 2 or Table 2.1.

**Table 1**

Reward	
Payer	Partner
Payee	Customer

**Table 2**

No.	Industry (Category)	MCC	MCC Name	Reward Amount (%)
1	Airfare	<b>4511</b>	Airlines and air carriers - not elsewhere classified	2.00
2	Car and truck dealers	<b>5511</b>	Car and truck dealers (new and used) sales, services, repairs, parts and leasing	5.00
3	Car and truck dealers	<b>5521</b>	Car and truck dealers (used only) sales, service, repairs, parts and leasing	5.00
4	Car and truck dealers	<b>5571</b>	Motorcycle shops and dealers	5.00
5	Service stations	<b>5541</b>	Service stations (with or without ancillary services)	2.00
6	Service stations	<b>5542</b>	Automated fuel dispensers	2.00
7	Automotive goods	<b>5532</b>	Automotive tire outlets	5.00
8	Automotive goods	<b>5533</b>	Automotive parts and accessories outlets	5.00
9	Automotive services	<b>5013</b>	Motor vehicle supplies and new parts	5.00
10	Automotive services	<b>7538</b>	Automotive service shops (non-dealer)	5.00
11	Automotive services	<b>7542</b>	Car washes	5.00
12	Drug stores and pharmacies	<b>5912</b>	Drug stores and pharmacies	3.00
13	Business services	<b>0742</b>	Veterinary services	5.00
14	Business services	<b>7230</b>	Beauty and barber shops	5.00
15	Business services	<b>7298</b>	Health and beauty spas	5.00
16	Urban transport	<b>4111</b>	Local and suburban commuter passenger transportation, including ferries	2.00

17	Lodging	<b>7011</b>	Lodging - hotels, motels and resorts	8.00
18	Railway tickets	<b>4112</b>	Passenger railways	2.00
19	Pet shops	<b>5995</b>	Pet shops, pet food and supplies	5.00
20	Cosmetic shops	<b>5977</b>	Perfume and Cosmetic stores	8.00
21	Hobby, toy and game shops	<b>5945</b>	Hobby, toy and game shops	5.00
22	Clothing shops	<b>5611</b>	Men's and boys' clothing and accessory shops	5.00
23	Clothing shops	<b>5621</b>	Women's ready-to-wear shops	5.00
24	Clothing shops	<b>5631</b>	Women's accessory and speciality shops	5.00
25	Clothing shops	<b>5641</b>	Children's and infants' wear shops	5.00
26	Clothing shops	<b>5651</b>	Family clothing shops	5.00
27	Clothing shops	<b>5655</b>	Sports and riding apparel shops	5.00
28	Clothing shops	<b>5661</b>	Shoe shops	5.00
29	Clothing shops	<b>5681</b>	Furriers and fur shops	5.00
30	Clothing shops	<b>5691</b>	Men's and women's clothing shops	5.00
31	Clothing shops	<b>5699</b>	Miscellaneous apparel and accessory shops	5.00
32	E-stores	<b>4812</b>	Telecommunication equipment and telephone sales	3.00
33	E-stores	<b>5722</b>	Household appliance shops	3.00
34	E-stores	<b>5732</b>	Electronics shops	3.00
35	E-stores	<b>5946</b>	Camera and photographic supply shops	3.00
36	Healthcare services	<b>8011</b>	Doctors and physicians - not elsewhere classified	5.00
37	Healthcare services	<b>8021</b>	Dentists and orthodontists	5.00
38	Healthcare services	<b>8043</b>	Opticians, optical goods and eyeglasses	5.00
39	Healthcare services	<b>8071</b>	Medical and dental laboratories	5.00
40	Healthcare services	<b>8099</b>	Medical services and health practitioners - not elsewhere classified	5.00
41	Educational services	<b>8220</b>	Universities and higher education institutes	5.00
42	Educational services	<b>8299</b>	Schools and educational services - not elsewhere classified	5.00
43	Printed goods	<b>5942</b>	Bookshops	5.00

44	Public food restaurants	<b>5811</b>	Caterers	5.00
45	Public food restaurants	<b>5812</b>	Eating places and restaurants	5.00
46	Public food restaurants	<b>5813</b>	Drinking places (alcoholic beverages) — bars, taverns, night-clubs, cocktail lounges and discothèques	5.00
47	Public food restaurants	<b>5814</b>	Fast food restaurants	5.00
48	Entertainment	<b>7832</b>	Motion picture theatres	5.00
49	Entertainment	<b>7922</b>	Theatrical producers (except motion pictures) and ticket agencies	5.00
50	Entertainment	<b>7941</b>	Commercial sports, professional sports clubs, athletic fields and sports promoters	5.00
51	Entertainment	<b>7991</b>	Tourist attractions, museums and exhibits	5.00
52	Entertainment	<b>7994</b>	Video game arcades and establishments	5.00
53	Entertainment	<b>7996</b>	Amusement parks, circuses, carnivals and fortune tellers	5.00
54	Entertainment	<b>7997</b>	Sports, recreation, athletic clubs and centers, country clubs and private golf courses	5.00
55	Other shops	<b>5261</b>	Lawn and garden supplies outlets, including nurseries	5.00
56	Other shops	<b>5309</b>	Duty-free shops	5.00
57	Other shops	<b>5311</b>	Department stores	5.00
58	Other shops	<b>5399</b>	Miscellaneous general merchandise	5.00
59	Other shops	<b>5943</b>	Stationery, office and school supply shops	5.00
60	Other shops	<b>5947</b>	Gift, card, novelty and souvenir shops	5.00
61	Other shops	<b>5948</b>	Luggage and leather goods shops	5.00
62	Other shops	<b>5949</b>	Sewing, needlework, fabric and piece goods shops	5.00
63	Other shops	<b>5983</b>	Fuel dealers - fuel oil, wood, coal and liquefied petroleum	5.00
64	Other shops	<b>5999</b>	Miscellaneous and speciality retail outlets	5.00
65	Sports shops	<b>5941</b>	Sporting goods shops	3.00
66	Supermarkets/Hypermarkets	<b>5300</b>	Wholesale clubs, hypermarkets and marketplaces	2.00
67	Supermarkets/Hypermarkets	<b>5331</b>	Variety stores	2.00



68	Supermarkets/Hypermarkets	<b>5411</b>	Grocery stores and supermarkets	2.00
69	Supermarkets/Hypermarkets	<b>5499</b>	Miscellaneous food stores - convenience stores, markets, specialty stores	2.00
70	Taxi-cabs	<b>4121</b>	Taxi-cabs and limousines	5.00
71	Telecommunication services and housing and public utilities	<b>4814</b>	Telecommunication services	2.00
72	Telecommunication services and housing and public utilities	<b>4816</b>	Computer network/information services	2.00
73	Telecommunication services and housing and public utilities	<b>4899</b>	Cable and other pay television services	2.00
74	Housewares	<b>5200</b>	Home supply warehouse outlets and DIY stores	5.00
75	Housewares	<b>5211</b>	Lumber and building materials outlets	5.00
76	Housewares	<b>5251</b>	Hardware shops	5.00
77	Housewares	<b>5712</b>	Furniture, home furnishings and equipment shops and manufacturers, except appliances	5.00
78	Housewares	<b>5719</b>	Miscellaneous home furnishing speciality shops	5.00
79	Haulage and courier services	<b>4214</b>	Motor freight carriers and trucking - local and long distance, moving and storage companies and local delivery	5.00
80	Haulage and courier services	<b>4215</b>	Courier services - air and ground and freight forwarders	5.00
81	Travel agencies	<b>4722</b>	Travel agencies and tour operators	5.00
82	Agroshops	<b>5422</b>	Freezer and locker meat provisioners	3.00
83	Agroshops	<b>5441</b>	Candy, nut and confectionery shops	3.00
84	Agroshops	<b>5462</b>	Bakeries	3.00
85	Financial services	<b>6300</b>	Insurance sales, underwriting and premiums	5.00
86	Florists	<b>5193</b>	Florists' supplies, nursery stock and flowers	5.00
87	Florists	<b>5992</b>	Florists	5.00
88	Digital goods	<b>5815</b>	Digital goods - audiovisual media including books, movies, and music	5.00
89	Digital goods	<b>5816</b>	Digital goods - games	5.00

90	Digital goods	<b>5817</b>	Digital goods - applications (excludes games)	5.00
91	Digital goods	<b>5818</b>	Large digital goods merchant	5.00
92	Jewellery	<b>5944</b>	Jewellery, watch, clock and silverware shops	5.00
93	Other	<b>0000</b>	Other goods or services	5.00

Table 2.1

No.	Type	Industry (Category), MCC, MCC Name	Fixed Reward Amount, min (RUB)
1	Fixed Reward	Irrelevant	10.00

### 3. Settlement Fees

An Acquirer shall charge a Partner fees for settlement and payment banking services under the Loyalty Program in the amount (given the maximum amount in case of a fixed Reward) specified in Table 4. A fee shall be calculated as a percentage of the cost of Goods paid by the Customer under the Loyalty Program (given the specified maximum amount). If the Promotion conditions provide for the maximum amount of the Reward, then a fee shall be calculated as a percentage of the part of the cost of Goods (paid by the Customer under the Loyalty Program), on which the Reward is accrued. It is not subject to VAT.

**Table 3**

Service Name	
For Settlement and Payment Banking Services	
Payer	Partner
Payee	Acquirer

**Table 4**

No .	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
1	Airfare	<b>4511</b>	Airlines and air carriers - not elsewhere classified	0.40	20.00
2	Car and truck dealers	<b>5511</b>	Car and truck dealers (new and used) sales, services, repairs, parts and leasing	1.00	20.00
3	Car and truck dealers	<b>5521</b>	Car and truck dealers (used only) sales, service, repairs, parts and leasing	1.00	20.00
4	Car and truck dealers	<b>5571</b>	Motorcycle shops and dealers	1.00	20.00
5	Service stations	<b>5541</b>	Service stations (with or without ancillary services)	0.40	20.00
6	Service stations	<b>5542</b>	Automated fuel dispensers	0.40	20.00
7	Automotive goods	<b>5532</b>	Automotive tire outlets	1.00	20.00
8	Automotive goods	<b>5533</b>	Automotive parts and accessories outlets	1.00	20.00
9	Automotive services	<b>5013</b>	Motor vehicle supplies and new parts	1.00	20.00
10	Automotive services	<b>7538</b>	Automotive service shops (non-dealer)	1.00	20.00
11	Automotive services	<b>7542</b>	Car washes	1.00	20.00

12	Drug stores and pharmacies	<b>5912</b>	Drug stores and pharmacies	0.40	13.00
13	Business services	<b>0742</b>	Veterinary services	1.00	20.00
14	Business services	<b>7230</b>	Beauty and barber shops	1.00	20.00
15	Business services	<b>7298</b>	Health and beauty spas	1.00	20.00
16	Urban transport	<b>4111</b>	Local and suburban commuter passenger transportation, including ferries	0.40	20.00
17	Lodging	<b>7011</b>	Lodging	2.00	25.00
18	Railway tickets	<b>4112</b>	Passenger railways	0.40	20.00
19	Pet shops	<b>5995</b>	Pet shops, pet food and supplies	1.00	20.00
20	Cosmetic shops	<b>5977</b>	Perfume and Cosmetic stores	2.00	25.00
21	Hobby, toy and game shops	<b>5945</b>	Hobby, toy and game shops	1.00	20.00
22	Clothing shops	<b>5611</b>	Men's and boys' clothing and accessory shops	1.00	20.00
23	Clothing shops	<b>5621</b>	Women's ready-to-wear shops	1.00	20.00
24	Clothing shops	<b>5631</b>	Women's accessory and speciality shops	1.00	20.00
25	Clothing shops	<b>5641</b>	Children's and infants' wear shops	1.00	20.00
26	Clothing shops	<b>5651</b>	Family clothing shops	1.00	20.00
27	Clothing shops	<b>5655</b>	Sports and riding apparel shops	1.00	20.00
28	Clothing shops	<b>5661</b>	Shoe shops	1.00	20.00
29	Clothing shops	<b>5681</b>	Furriers and fur shops	1.00	20.00
30	Clothing shops	<b>5691</b>	Men's and women's clothing shops	1.00	20.00
31	Clothing shops	<b>5699</b>	Miscellaneous apparel and accessory shops	1.00	20.00
32	E-stores	<b>4812</b>	Telecommunication equipment and telephone sales	0.40	13.00
33	E-stores	<b>5722</b>	Household appliance shops	0.40	13.00
34	E-stores	<b>5732</b>	Electronics shops	0.40	13.00
35	E-stores	<b>5946</b>	Camera and photographic supply shops	0.40	13.00

36	Healthcare services	<b>8011</b>	Doctors and physicians - not elsewhere classified	1.00	20.00
37	Healthcare services	<b>8021</b>	Dentists and orthodontists	1.00	20.00
38	Healthcare services	<b>8043</b>	Opticians, optical goods and eyeglasses	1.00	20.00
39	Healthcare services	<b>8071</b>	Medical and dental laboratories	1.00	20.00
40	Healthcare services	<b>8099</b>	Medical services and health practitioners - not elsewhere classified	1.00	20.00
41	Educational services	<b>8220</b>	Universities and higher education institutes	1.00	25.00
42	Educational services	<b>8299</b>	Schools and educational services - not elsewhere classified	1.00	29.00
43	Printed goods	<b>5942</b>	Bookshops	1.00	20.00
44	Public food restaurants	<b>5811</b>	Caterers	1.00	20.00
45	Public food restaurants	<b>5812</b>	Eating places and restaurants	1.00	20.00
46	Public food restaurants	<b>5813</b>	Drinking places (alcoholic beverages) — bars, taverns, night-clubs, cocktail lounges and discothèques	1.00	20.00
47	Public food restaurants	<b>5814</b>	Fast food restaurants	1.00	20.00
48	Entertainment	<b>7832</b>	Motion picture theatres	1.00	20.00
49	Entertainment	<b>7922</b>	Theatrical producers (except motion pictures) and ticket agencies	1.00	20.00
50	Entertainment	<b>7941</b>	Commercial sports, professional sports clubs, athletic fields and sports promoters	1.00	20.00
51	Entertainment	<b>7991</b>	Tourist attractions, museums and exhibits	1.00	20.00
52	Entertainment	<b>7994</b>	Video game arcades and establishments	1.00	20.00
53	Entertainment	<b>7996</b>	Amusement parks, circuses, carnivals and fortune tellers	1.00	20.00
54	Entertainment	<b>7997</b>	Sports, recreation, athletic clubs and centers, country clubs and private golf courses	1.00	20.00
55	Other shops	<b>5261</b>	Lawn and garden supplies outlets, including nurseries	1.00	20.00

56	Other shops	<b>5309</b>	Duty-free shops	1.00	20.00
57	Other shops	<b>5311</b>	Department stores	1.00	20.00
58	Other shops	<b>5399</b>	Miscellaneous general merchandise	1.00	20.00
59	Other shops	<b>5943</b>	Stationery, office and school supply shops	1.00	20.00
60	Other shops	<b>5947</b>	Gift, card, novelty and souvenir shops	1.00	25.00
61	Other shops	<b>5948</b>	Luggage and leather goods shops	1.00	20.00
62	Other shops	<b>5949</b>	Sewing, needlework, fabric and piece goods shops	1.00	20.00
63	Other shops	<b>5983</b>	Fuel dealers - fuel oil, wood, coal and liquefied petroleum	1.00	20.00
64	Other shops	<b>5999</b>	Miscellaneous and speciality retail outlets	1.00	20.00
65	Sports shops	<b>5941</b>	Sporting goods shops	0.40	13.00
66	Supermarkets/Hypermarkets	<b>5300</b>	Wholesale clubs, hypermarkets and marketplaces	0.40	20.00
67	Supermarkets/Hypermarkets	<b>5331</b>	Variety stores	0.40	13.00
68	Supermarkets/Hypermarkets	<b>5411</b>	Grocery stores and supermarkets	0.40	20.00
69	Supermarkets/Hypermarkets	<b>5499</b>	Miscellaneous food stores - convenience stores, markets, specialty stores	0.40	13.00
70	Taxi-cabs	<b>4121</b>	Taxi-cabs and limousines	1.00	20.00
71	Telecommunication services and housing and public utilities	<b>4814</b>	Telecommunication services	0.40	20.00
72	Telecommunication services and housing and public utilities	<b>4816</b>	Computer network/information services	0.40	13.00
73	Telecommunication services and housing and public utilities	<b>4899</b>	Cable and other pay television services	0.40	13.00
74	Housewares	<b>5200</b>	Home supply warehouse outlets and DIY stores	1.00	20.00
75	Housewares	<b>5211</b>	Lumber and building materials outlets	1.00	20.00
76	Housewares	<b>5251</b>	Hardware shops	1.00	20.00

77	Housewares	<b>5712</b>	Furniture, home furnishings and equipment shops and manufacturers, except appliances	1.00	20.00
78	Housewares	<b>5719</b>	Miscellaneous home furnishing speciality shops	1.00	20.00
79	Haulage and courier services	<b>4214</b>	Motor freight carriers and trucking - local and long distance, moving and storage companies and local delivery	1.00	20.00
80	Haulage and courier services	<b>4215</b>	Courier services - air and ground and freight forwarders	1.00	20.00
81	Travel agencies	<b>4722</b>	Travel agencies and tour operators	1.00	20.00
82	Agroshops	<b>5422</b>	Freezer and locker meat provisioners	0.40	13.00
83	Agroshops	<b>5441</b>	Candy, nut and confectionery shops	0.40	13.00
84	Agroshops	<b>5462</b>	Bakeries	0.40	13.00
85	Financial services	<b>6300</b>	Insurance sales, underwriting and premiums	1.00	20.00
86	Florists	<b>5193</b>	Florists' supplies, nursery stock and flowers	1.00	20.00
87	Florists	<b>5992</b>	Florists	1.00	20.00
88	Digital goods	<b>5815</b>	Digital goods - audiovisual media, including books, movies, and music	1.00	20.00
89	Digital goods	<b>5816</b>	Digital goods - games	1.00	20.00
90	Digital goods	<b>5817</b>	Digital goods: applications (excludes games)	1.00	20.00
91	Digital goods	<b>5818</b>	Large digital goods merchant	1.00	20.00
92	Jewellery	<b>5944</b>	Jewellery, watch, clock and silverware shops	1.00	10.00
93	Other	<b>0000</b>	Other goods or services	1.00	20.00

#### 4. Informational and Technical Interaction Fees

The Operator shall charge an Acquirer fees for informational and technical interaction between the Loyalty Program participants, including rendering the services for collection, processing and provision of transaction data to settlement participants under the Loyalty Program in the amount (given the maximum amount in case of a fixed Reward) specified in Table 6. The Operator shall draw up a payment order on clearing days on behalf of an Acquirer, which shall be included in the Acquirer's Net Position and the fee data shall be specified in the corresponding reports for the Loyalty Program participants. A fee shall be calculated as a percentage of the cost of Goods paid by the Customer under the Loyalty Program (given the specified maximum amount). If the Promotion conditions provide for the maximum amount of the Reward, then a fee shall be calculated as a percentage of the part of the cost of Goods (paid by the Customer under the Loyalty Program), on which the Reward is accrued. It is not subject to VAT.

Table 5

Service Name	
<b>Rendering Services for Informational and Technical Interaction between the Loyalty Program Participants</b>	
Payer	Acquirer
Payee	Operator

Table 6

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
1	Airfare	<b>4511</b>	Airlines and air carriers	0.10	5.00
2	Car and truck dealers	<b>5511</b>	Car and truck dealers (new and used) sales, services, repairs, parts and leasing	0.25	5.00
3	Car and truck dealers	<b>5521</b>	Car and truck dealers (used only) sales, service, repairs, parts and leasing	0.25	5.00
4	Car and truck dealers	<b>5571</b>	Motorcycle shops and dealers	0.25	5.00
5	Service stations	<b>5541</b>	Service stations (with or without ancillary services)	0.10	5.00
6	Service stations	<b>5542</b>	Automated fuel dispensers	0.10	5.00
7	Automotive goods	<b>5532</b>	Automotive tire outlets	0.25	5.00



8	Automotive goods	<b>5533</b>	Automotive parts and accessories outlets	0.25	5.00
9	Automotive services	<b>5013</b>	Motor vehicle supplies and new parts	0.25	5.00
10	Automotive services	<b>7538</b>	Automotive service shops (non-dealer)	0.25	5.00
11	Automotive services	<b>7542</b>	Car washes	0.25	5.00
12	Drug stores and pharmacies	<b>5912</b>	Drug stores and pharmacies	0.10	3.25
13	Business services	<b>0742</b>	Veterinary services	0.25	5.00
14	Business services	<b>7230</b>	Beauty and barber shops	0.25	5.00
15	Business services	<b>7298</b>	Health and beauty spas	0.25	5.00
16	Urban transport	<b>4111</b>	Local and suburban commuter passenger transportation, including ferries	0.10	5.00
17	Lodging	<b>7011</b>	Lodging	0.50	6.25
18	Railway tickets	<b>4112</b>	Passenger railways	0.10	5.00
19	Pet shops	<b>5995</b>	Pet shops, pet food and supplies	0.25	5.00
20	Cosmetic shops	<b>5977</b>	Perfume and Cosmetic stores	0.50	6.25
21	Hobby, toy and game shops	<b>5945</b>	Hobby, toy and game shops	0.25	5.00
22	Clothing shops	<b>5611</b>	Men's and boys' clothing and accessory shops	0.25	5.00
23	Clothing shops	<b>5621</b>	Women's ready-to-wear shops	0.25	5.00
24	Clothing shops	<b>5631</b>	Women's accessory and speciality shops	0.25	5.00
25	Clothing shops	<b>5641</b>	Children's and infants' wear shops	0.25	5.00
26	Clothing shops	<b>5651</b>	Family clothing shops	0.25	5.00
27	Clothing shops	<b>5655</b>	Sports and riding apparel shops	0.25	5.00
28	Clothing shops	<b>5661</b>	Shoe shops	0.25	5.00
29	Clothing shops	<b>5681</b>	Furriers and fur shops	0.25	5.00
30	Clothing shops	<b>5691</b>	Men's and women's clothing shops	0.25	5.00
31	Clothing shops	<b>5699</b>	Miscellaneous apparel and accessory shops	0.25	5.00

32	E-stores	<b>4812</b>	Telecommunication equipment and telephone sales	0.10	3.25
33	E-stores	<b>5722</b>	Household appliance shops	0.10	3.25
34	E-stores	<b>5732</b>	Electronics shops	0.10	3.25
35	E-stores	<b>5946</b>	Camera and photographic supply shops	0.10	3.25
36	Healthcare services	<b>8011</b>	Doctors and physicians - not elsewhere classified	0.25	5.00
37	Healthcare services	<b>8021</b>	Dentists and orthodontists	0.25	5.00
38	Healthcare services	<b>8043</b>	Opticians, optical goods and eyeglasses	0.25	5.00
39	Healthcare services	<b>8071</b>	Medical and dental laboratories	0.25	5.00
40	Healthcare services	<b>8099</b>	Medical services and health practitioners - not elsewhere classified	0.25	5.00
41	Educational services	<b>8220</b>	Universities and higher education institutes	0.25	6.25
42	Educational services	<b>8299</b>	Schools and educational services - not elsewhere classified	0.25	7.25
43	Printed goods	<b>5942</b>	Bookshops	0.25	5.00
44	Public food restaurants	<b>5811</b>	Caterers	0.25	5.00
45	Public food restaurants	<b>5812</b>	Eating places and restaurants	0.25	5.00
46	Public food restaurants	<b>5813</b>	Drinking places (alcoholic beverages) — bars, taverns, night-clubs, cocktail lounges and discothèques	0.25	5.00
47	Public food restaurants	<b>5814</b>	Fast food restaurants	0.25	5.00
48	Entertainment	<b>7832</b>	Motion picture theatres	0.25	5.00
49	Entertainment	<b>7922</b>	Theatrical producers (except motion pictures) and ticket agencies	0.25	5.00
50	Entertainment	<b>7941</b>	Commercial sports, professional sports clubs, athletic fields and sports promoters	0.25	5.00
51	Entertainment	<b>7991</b>	Tourist attractions, museums and exhibits	0.25	5.00
52	Entertainment	<b>7994</b>	Video game arcades and establishments	0.25	5.00

53	Entertainment	<b>7996</b>	Amusement parks, circuses, carnivals and fortune tellers	0.25	5.00
54	Entertainment	<b>7997</b>	Sports, recreation, athletic clubs and centers, country clubs and private golf courses	0.25	5.00
55	Other shops	<b>5261</b>	Lawn and garden supplies outlets, including nurseries	0.25	5.00
56	Other shops	<b>5309</b>	Duty-free shops	0.25	5.00
57	Other shops	<b>5311</b>	Department stores	0.25	5.00
58	Other shops	<b>5399</b>	Miscellaneous general merchandise	0.25	5.00
59	Other shops	<b>5943</b>	Stationery, office and school supply shops	0.25	5.00
60	Other shops	<b>5947</b>	Gift, card, novelty and souvenir shops	0.25	6.25
61	Other shops	<b>5948</b>	Luggage and leather goods shops	0.25	5.00
62	Other shops	<b>5949</b>	Sewing, needlework, fabric and piece goods shops	0.25	5.00
63	Other shops	<b>5983</b>	Fuel dealers - fuel oil, wood, coal and liquefied petroleum	0.25	5.00
64	Other shops	<b>5999</b>	Miscellaneous and speciality retail outlets	0.25	5.00
65	Sports shops	<b>5941</b>	Sporting goods shops	0.10	3.25
66	Supermarkets/Hypermarkets	<b>5300</b>	Wholesale clubs, hypermarkets and marketplaces	0.10	5.00
67	Supermarkets/Hypermarkets	<b>5331</b>	Variety stores	0.10	3.25
68	Supermarkets/Hypermarkets	<b>5411</b>	Grocery stores and supermarkets	0.10	5.00
69	Supermarkets/Hypermarkets	<b>5499</b>	Miscellaneous food stores - convenience stores, markets, specialty stores	0.10	3.25
70	Taxi-cabs	<b>4121</b>	Taxi-cabs and limousines	0.25	5.00
71	Telecommunication services and housing and public utilities	<b>4814</b>	Telecommunication services	0.10	5.00
72	Telecommunication services and housing and public utilities	<b>4816</b>	Computer network/information services	0.10	3.25

73	Telecommunication services and housing and public utilities	<b>4899</b>	Cable and other pay television services	0.10	3.25
74	Housewares	<b>5200</b>	Home supply warehouse outlets and DIY stores	0.25	5.00
75	Housewares	<b>5211</b>	Lumber and building materials outlets	0.25	5.00
76	Housewares	<b>5251</b>	Hardware shops	0.25	5.00
77	Housewares	<b>5712</b>	Furniture, home furnishings and equipment shops and manufacturers, except appliances	0.25	5.00
78	Housewares	<b>5719</b>	Miscellaneous home furnishing speciality shops	0.25	5.00
79	Haulage and courier services	<b>4214</b>	Motor freight carriers and trucking - local and long distance, moving and storage companies and local delivery	0.25	5.00
80	Haulage and courier services	<b>4215</b>	Courier services - air and ground and freight forwarders	0.25	5.00
81	Travel agencies	<b>4722</b>	Travel agencies and tour operators	0.25	5.00
82	Agroshops	<b>5422</b>	Freezer and locker meat provisioners	0.10	3.25
83	Agroshops	<b>5441</b>	Candy, nut and confectionery shops	0.10	3.25
84	Agroshops	<b>5462</b>	Bakeries	0.10	3.25
85	Financial services	<b>6300</b>	Insurance sales, underwriting and premiums	0.25	5.00
86	Florists	<b>5193</b>	Florists' supplies, nursery stock and flowers	0.25	5.00
87	Florists	<b>5992</b>	Florists	0.25	5.00
88	Digital goods	<b>5815</b>	Digital goods - audiovisual media, including books, movies, and music	0.25	5.00
89	Digital goods	<b>5816</b>	Digital goods - games	0.25	5.00
90	Digital goods	<b>5817</b>	Digital goods: applications (excludes games)	0.25	5.00
91	Digital goods	<b>5818</b>	Large digital goods merchant	0.25	5.00
92	Jewellery	<b>5944</b>	Jewellery, watch, clock and silverware shops	0.25	2.50
93	Other	<b>0000</b>	Other goods or services	0.25	5.00

## 5. Interchange Fees

An Acquirer shall be charged a fee, which shall be credited to an Issuer for the acceptance of the Customers' Payment Cards under the Loyalty Program and for the transference of the Rewards paid by the Partners to the Customers' banking accounts / withholding (writing off) of the Reward amounts to be returned to the Partners from the Customers' banking accounts (increasing/decreasing of the balance of the Customers' electronic funds by the Reward amount) in the amount (given the maximum amount in case of a fixed Reward) specified in Table 8. The Operator shall draw up a payment order on clearing days on behalf of an Acquirer, which shall be included in the Acquirer's Net Position and the fee data shall be specified in the corresponding reports for the Loyalty Program participants. A fee shall be calculated as a percentage of the cost of Goods paid by the Customer under the Loyalty Program (given the specified maximum amount). If the Promotion conditions provide for the maximum amount of the Reward, then a fee shall be calculated as a percentage of the part of the cost of Goods (paid by the Customer under the Loyalty Program), on which the Reward is accrued. It is not subject to VAT.

**Table 7**

Service Name	
<b>For Rendering Services for the Acceptance of the Customers' Payment Cards under the Loyalty Program</b>	
Payer	Acquirer
Payee	Issuer

**Table 8**

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
1	Airfare	<b>4511</b>	Airlines and air carriers	0.10	5.00
2	Car and truck dealers	<b>5511</b>	Car and truck dealers (new and used) sales, services, repairs, parts and leasing	0.25	5.00
3	Car and truck dealers	<b>5521</b>	Car and truck dealers (used only) sales, service, repairs, parts and leasing	0.25	5.00
4	Car and truck dealers	<b>5571</b>	Motorcycle shops and dealers	0.25	5.00
5	Service stations	<b>5541</b>	Service stations (with or without ancillary services)	0.10	5.00
6	Service stations	<b>5542</b>	Automated fuel dispensers	0.10	5.00

7	Automotive goods	<b>5532</b>	Automotive tire outlets	0.25	5.00
8	Automotive goods	<b>5533</b>	Automotive parts and accessories outlets	0.25	5.00
9	Automotive services	<b>5013</b>	Motor vehicle supplies and new parts	0.25	5.00
10	Automotive services	<b>7538</b>	Automotive service shops (non-dealer)	0.25	5.00
11	Automotive services	<b>7542</b>	Car washes	0.25	5.00
12	Drug stores and pharmacies	<b>5912</b>	Drug stores and pharmacies	0.10	3.25
13	Business services	<b>0742</b>	Veterinary services	0.25	5.00
14	Business services	<b>7230</b>	Beauty and barber shops	0.25	5.00
15	Business services	<b>7298</b>	Health and beauty spas	0.25	5.00
16	Urban transport	<b>4111</b>	Local and suburban commuter passenger transportation, including ferries	0.10	5.00
17	Lodging	<b>7011</b>	Lodging	0.50	6.25
18	Railway tickets	<b>4112</b>	Passenger railways	0.10	5.00
19	Pet shops	<b>5995</b>	Pet shops, pet food and supplies	0.25	5.00
20	Cosmetic shops	<b>5977</b>	Perfume and Cosmetic stores	0.50	6.25
21	Hobby, toy and game shops	<b>5945</b>	Hobby, toy and game shops	0.25	5.00
22	Clothing shops	<b>5611</b>	Men's and boys' clothing and accessory shops	0.25	5.00
23	Clothing shops	<b>5621</b>	Women's ready-to-wear shops	0.25	5.00
24	Clothing shops	<b>5631</b>	Women's accessory and speciality shops	0.25	5.00
25	Clothing shops	<b>5641</b>	Children's and infants' wear shops	0.25	5.00
26	Clothing shops	<b>5651</b>	Family clothing shops	0.25	5.00
27	Clothing shops	<b>5655</b>	Sports and riding apparel shops	0.25	5.00
28	Clothing shops	<b>5661</b>	Shoe shops	0.25	5.00
29	Clothing shops	<b>5681</b>	Furriers and fur shops	0.25	5.00
30	Clothing shops	<b>5691</b>	Men's and women's clothing shops	0.25	5.00
31	Clothing shops	<b>5699</b>	Miscellaneous apparel and accessory shops	0.25	5.00

32	E-stores	<b>4812</b>	Telecommunication equipment and telephone sales	0.10	3.25
33	E-stores	<b>5722</b>	Household appliance shops	0.10	3.25
34	E-stores	<b>5732</b>	Electronics shops	0.10	3.25
35	E-stores	<b>5946</b>	Camera and photographic supply shops	0.10	3.25
36	Healthcare services	<b>8011</b>	Doctors and physicians - not elsewhere classified	0.25	5.00
37	Healthcare services	<b>8021</b>	Dentists and orthodontists	0.25	5.00
38	Healthcare services	<b>8043</b>	Opticians, optical goods and eyeglasses	0.25	5.00
39	Healthcare services	<b>8071</b>	Medical and dental laboratories	0.25	5.00
40	Healthcare services	<b>8099</b>	Medical services and health practitioners - not elsewhere classified	0.25	5.00
41	Educational services	<b>8220</b>	Universities and higher education institutes	0.25	6.25
42	Educational services	<b>8299</b>	Schools and educational services - not elsewhere classified	0.25	7.25
43	Printed goods	<b>5942</b>	Bookshops	0.25	5.00
44	Public food restaurants	<b>5811</b>	Caterers	0.25	5.00
45	Public food restaurants	<b>5812</b>	Eating places and restaurants	0.25	5.00
46	Public food restaurants	<b>5813</b>	Drinking places (alcoholic beverages) — bars, taverns, night-clubs, cocktail lounges and discothèques	0.25	5.00
47	Public food restaurants	<b>5814</b>	Fast food restaurants	0.25	5.00
48	Entertainment	<b>7832</b>	Motion picture theatres	0.25	5.00
49	Entertainment	<b>7922</b>	Theatrical producers (except motion pictures) and ticket agencies	0.25	5.00
50	Entertainment	<b>7941</b>	Commercial sports, professional sports clubs, athletic fields and sports promoters	0.25	5.00
51	Entertainment	<b>7991</b>	Tourist attractions, museums and exhibits	0.25	5.00
52	Entertainment	<b>7994</b>	Video game arcades and establishments	0.25	5.00

53	Entertainment	<b>7996</b>	Amusement parks, circuses, carnivals and fortune tellers	0.25	5.00
54	Entertainment	<b>7997</b>	Sports, recreation, athletic clubs and centers, country clubs and private golf courses	0.25	5.00
55	Other shops	<b>5261</b>	Lawn and garden supplies outlets, including nurseries	0.25	5.00
56	Other shops	<b>5309</b>	Duty-free shops	0.10	5.00
57	Other shops	<b>5311</b>	Department stores	0.25	5.00
58	Other shops	<b>5399</b>	Miscellaneous general merchandise	0.25	5.00
59	Other shops	<b>5943</b>	Stationery, office and school supply shops	0.25	5.00
60	Other shops	<b>5947</b>	Gift, card, novelty and souvenir shops	0.25	6.25
61	Other shops	<b>5948</b>	Luggage and leather goods shops	0.25	5.00
62	Other shops	<b>5949</b>	Sewing, needlework, fabric and piece goods shops	0.25	5.00
63	Other shops	<b>5983</b>	Fuel dealers - fuel oil, wood, coal and liquefied petroleum	0.25	5.00
64	Other shops	<b>5999</b>	Miscellaneous and speciality retail outlets	0.25	5.00
65	Sports shops	<b>5941</b>	Sporting goods shops	0.10	3.25
66	Supermarkets/Hypermarkets	<b>5300</b>	Wholesale clubs, hypermarkets and marketplaces	0.10	5.00
67	Supermarkets/Hypermarkets	<b>5331</b>	Variety stores	0.10	3.25
68	Supermarkets/Hypermarkets	<b>5411</b>	Grocery stores and supermarkets	0.10	5.00
69	Supermarkets/Hypermarkets	<b>5499</b>	Miscellaneous food stores - convenience stores, markets, specialty stores	0.10	3.25
70	Taxi-cabs	<b>4121</b>	Taxi-cabs and limousines	0.25	5.00
71	Telecommunication services and housing and public utilities	<b>4814</b>	Telecommunication services	0.10	5.00
72	Telecommunication services and housing and public utilities	<b>4816</b>	Computer network/information services	0.10	3.25



73	Telecommunication services and housing and public utilities	<b>4899</b>	Cable and other pay television services	0.10	3.25
74	Housewares	<b>5200</b>	Home supply warehouse outlets and DIY stores	0.25	5.00
75	Housewares	<b>5211</b>	Lumber and building materials outlets	0.25	5.00
76	Housewares	<b>5251</b>	Hardware shops	0.25	5.00
77	Housewares	<b>5712</b>	Furniture, home furnishings and equipment shops and manufacturers, except appliances	0.25	5.00
78	Housewares	<b>5719</b>	Miscellaneous home furnishing speciality shops	0.25	5.00
79	Haulage and courier services	<b>4214</b>	Motor freight carriers and trucking - local and long distance, moving and storage companies and local delivery	0.25	5.00
80	Haulage and courier services	<b>4215</b>	Courier services - air and ground and freight forwarders	0.25	5.00
81	Travel agencies	<b>4722</b>	Travel agencies and tour operators	0.25	5.00
82	Agroshops	<b>5422</b>	Freezer and locker meat provisioners	0.10	3.25
83	Agroshops	<b>5441</b>	Candy, nut and confectionery shops	0.10	3.25
84	Agroshops	<b>5462</b>	Bakeries	0.10	3.25
85	Financial services	<b>6300</b>	Insurance sales, underwriting and premiums	0.25	5.00
86	Florists	<b>5193</b>	Florists' supplies, nursery stock and flowers	0.25	5.00
87	Florists	<b>5992</b>	Florists	0.25	5.00
88	Digital goods	<b>5815</b>	Digital goods - audiovisual media, including books, movies, and music	0.25	5.00
89	Digital goods	<b>5816</b>	Digital goods - games	0.25	5.00
90	Digital goods	<b>5817</b>	Digital goods: applications (excludes games)	0.25	5.00
91	Digital goods	<b>5818</b>	Large digital goods merchant	0.25	5.00
92	Jewellery	<b>5944</b>	Jewellery, watch, clock and silverware shops	0.25	2.50
93	Other	<b>0000</b>	Other goods or services	0.25	5.00

## 6. Operator's Promotion

### 6.1. Reward

A Reward shall be established by the Operator in the amount\* not less than specified in Table 10 or Table 10.1.

**Table 9**

Reward	
Payer	Operator
Payee	Customer

**Table 10**

No.	Industry (Category)	MCC	MCC Name	Reward amount (%)
1	Airfare	<b>4511</b>	Airlines and air carriers	2.00
2	Car and truck dealers	<b>5511</b>	Car and truck dealers (new and used) sales, services, repairs, parts and leasing	5.00
3	Car and truck dealers	<b>5521</b>	Car and truck dealers (used only) sales, service, repairs, parts and leasing	5.00
4	Car and truck dealers	<b>5571</b>	Motorcycle shops and dealers	5.00
5	Service stations	<b>5541</b>	Service stations (with or without ancillary services)	2.00
6	Service stations	<b>5542</b>	Automated fuel dispensers	2.00
7	Automotive goods	<b>5532</b>	Automotive tire outlets	5.00
8	Automotive goods	<b>5533</b>	Automotive parts and accessories outlets	3.00
9	Automotive services	<b>5013</b>	Motor vehicle supplies and new parts	3.00
10	Automotive services	<b>7538</b>	Automotive service shops (non-dealer)	5.00
11	Automotive services	<b>7542</b>	Car washes	5.00
12	Drug stores and pharmacies	<b>5912</b>	Drug stores and pharmacies	3.00
13	Business services	<b>0742</b>	Veterinary services	5.00
14	Business services	<b>7230</b>	Beauty and barber shops	5.00
15	Business services	<b>7298</b>	Health and beauty spas	5.00

\* A different amount of the Reward may be established by the conditions of the Operator's Promotion.

16	Urban transport	<b>4111</b>	Local and suburban commuter passenger transportation, including ferries	2.00
17	Lodging	<b>7011</b>	Lodging	8.00
18	Railway tickets	<b>4112</b>	Passenger railways	2.00
19	Pet shops	<b>5995</b>	Pet shops, pet food and supplies	5.00
20	Cosmetic shops	<b>5977</b>	Perfume and Cosmetic stores	8.00
21	Hobby, toy and game shops	<b>5945</b>	Hobby, toy and game shops	5.00
22	Clothing shops	<b>5611</b>	Men's and boys' clothing and accessory shops	5.00
23	Clothing shops	<b>5621</b>	Women's ready-to-wear shops	5.00
24	Clothing shops	<b>5631</b>	Women's accessory and speciality shops	5.00
25	Clothing shops	<b>5641</b>	Children's and infants' wear shops	3.00
26	Clothing shops	<b>5651</b>	Family clothing shops	5.00
27	Clothing shops	<b>5655</b>	Sports and riding apparel shops	5.00
28	Clothing shops	<b>5661</b>	Shoe shops	5.00
29	Clothing shops	<b>5681</b>	Furriers and fur shops	5.00
30	Clothing shops	<b>5691</b>	Men's and women's clothing shops	5.00
31	Clothing shops	<b>5699</b>	Miscellaneous apparel and accessory shops	5.00
32	E-stores	<b>4812</b>	Telecommunication equipment and telephone sales	3.00
33	E-stores	<b>5722</b>	Household appliance shops	3.00
34	E-stores	<b>5732</b>	Electronics shops	3.00
35	E-stores	<b>5946</b>	Camera and photographic supply shops	5.00
36	Healthcare services	<b>8011</b>	Doctors and physicians - not elsewhere classified	5.00
37	Healthcare services	<b>8021</b>	Dentists and orthodontists	5.00
38	Healthcare services	<b>8043</b>	Opticians, optical goods and eyeglasses	5.00
39	Healthcare services	<b>8071</b>	Medical and dental laboratories	5.00
40	Healthcare services	<b>8099</b>	Medical services and health practitioners - not elsewhere classified	10.00
41	Educational services	<b>8220</b>	Universities and higher education institutes	8.00
42	Educational services	<b>8299</b>	Schools and educational services - not elsewhere classified	5.00

43	Printed goods	<b>5942</b>	Bookshops	5.00
44	Public food restaurants	<b>5811</b>	Caterers	5.00
45	Public food restaurants	<b>5812</b>	Eating places and restaurants	5.00
46	Public food restaurants	<b>5813</b>	Drinking places (alcoholic beverages) — bars, taverns, night-clubs, cocktail lounges and discothèques	5.00
47	Public food restaurants	<b>5814</b>	Fast food restaurants	2.00
48	Entertainment	<b>7832</b>	Motion picture theatres	5.00
49	Entertainment	<b>7922</b>	Theatrical producers (except motion pictures) and ticket agencies	5.00
50	Entertainment	<b>7941</b>	Commercial sports, professional sports clubs, athletic fields and sports promoters	5.00
51	Entertainment	<b>7991</b>	Tourist attractions, museums and exhibits	5.00
52	Entertainment	<b>7994</b>	Video game arcades and establishments	8.00
53	Entertainment	<b>7996</b>	Amusement parks, circuses, carnivals and fortune tellers	5.00
54	Entertainment	<b>7997</b>	Sports, recreation, athletic clubs and centers, country clubs and private golf courses	5.00
55	Other shops	<b>5261</b>	Lawn and garden supplies outlets, including nurseries	5.00
56	Other shops	<b>5309</b>	Duty-free shops	2.00
57	Other shops	<b>5311</b>	Department stores	3.00
58	Other shops	<b>5399</b>	Miscellaneous general merchandise	3.00
59	Other shops	<b>5943</b>	Stationery, office and school supply shops	5.00
60	Other shops	<b>5947</b>	Gift, card, novelty and souvenir shops	5.00
61	Other shops	<b>5948</b>	Luggage and leather goods shops	5.00
62	Other shops	<b>5949</b>	Sewing, needlework, fabric and piece goods shops	5.00
63	Other shops	<b>5983</b>	Fuel dealers - fuel oil, wood, coal and liquefied petroleum	2.00
64	Other shops	<b>5999</b>	Miscellaneous and speciality retail outlets	3.00
65	Sports shops	<b>5941</b>	Sporting goods shops	3.00
66	Supermarkets/Hypermarkets	<b>5300</b>	Wholesale clubs, hypermarkets and marketplaces	2.00

67	Supermarkets/Hypermarkets	<b>5331</b>	Variety stores	3.00
68	Supermarkets/Hypermarkets	<b>5411</b>	Grocery stores and supermarkets	2.00
69	Supermarkets/Hypermarkets	<b>5499</b>	Miscellaneous food stores - convenience stores, markets, specialty stores	3.00
70	Taxi-cabs	<b>4121</b>	Taxi-cabs and limousines	5.00
71	Telecommunication services and housing and public utilities	<b>4814</b>	Telecommunication services	2.00
72	Telecommunication services and housing and public utilities	<b>4816</b>	Computer network/information services	5.00
73	Telecommunication services and housing and public utilities	<b>4899</b>	Cable and other pay television services	5.00
74	Housewares	<b>5200</b>	Home supply warehouse outlets and DIY stores	3.00
75	Housewares	<b>5211</b>	Lumber and building materials outlets	5.00
76	Housewares	<b>5251</b>	Hardware shops	5.00
77	Housewares	<b>5712</b>	Furniture, home furnishings and equipment shops and manufacturers, except appliances	5.00
78	Housewares	<b>5719</b>	Miscellaneous home furnishing speciality shops	5.00
79	Haulage and courier services	<b>4214</b>	Motor freight carriers and trucking - local and long distance, moving and storage companies and local delivery	10.00
80	Haulage and courier services	<b>4215</b>	Courier services - air and ground and freight forwarders	5.00
81	Travel agencies	<b>4722</b>	Travel agencies and tour operators	5.00
82	Agroshops	<b>5422</b>	Freezer and locker meat provisioners	3.00
83	Agroshops	<b>5441</b>	Candy, nut and confectionery shops	3.00
84	Agroshops	<b>5462</b>	Bakeries	3.00
85	Financial services	<b>6300</b>	Insurance sales, underwriting and premiums	5.00
86	Florists	<b>5193</b>	Florists' supplies, nursery stock and flowers	5.00
87	Florists	<b>5992</b>	Florists	5.00
88	Digital goods	<b>5815</b>	Digital goods - audiovisual media, including books, movies, and music	5.00

89	Digital goods	<b>5816</b>	Digital goods - games	5.00
90	Digital goods	<b>5817</b>	Digital goods: applications (excludes games)	5.00
91	Digital goods	<b>5818</b>	Large digital goods merchant	5.00
92	Jewellery	<b>5944</b>	Jewellery, watch, clock and silverware shops	5.00
93	Other	<b>0000</b>	Other goods or services	5.00

Table 10.1

No.	Type	Industry (Category), MCC, MCC Name	Fixed Reward Amount, min (RUB)
1	Fixed Reward	Irrelevant	10.00