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NSPK JSC Loyalty Program Fees

P.146

Version 3.13

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Moscow, 2024



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:



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

Comments:



Contents: *The document determines the amount and terms of the fee payment (charging) to NSPK JSC Loyalty Program Subjects*



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

Comments:



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Revision List

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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>

3.12	07.03.2024	Clarifications were made to Section 1
3.13	01.10.2024	Changes were made to Sections 2-6, new MCC were added: 3990, 3991

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1. General Provisions¹

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.*

¹ Sections 3-5 of the Fees apply to Promotions held at the initiative of the Partner and providing for purchase of Goods with Mir Cards. Sections 2 and 6 of the Fees apply to Promotions held at the initiative of the Partner or the Operator and providing for purchase of Goods with Mir Cards or using SBP.

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	4511	Airlines - not elsewhere classified	2.00
2	Car and truck dealers	5511	Car and truck dealers (new and used) sales, services, repairs, parts and leasing	5.00
3	Car and truck dealers	5521	Car and truck dealers (used only) sales, service, repairs, parts and leasing	5.00
4	Car and truck dealers	5571	Motorcycle shops and dealers	5.00
5	Service stations	5541	Service stations (with or without ancillary services)	2.00
6	Service stations	5542	Automated fuel dispensers	2.00
7	Automotive goods	5532	Automotive tire outlets	5.00
8	Automotive goods	5533	Automotive parts and accessories outlets	5.00
9	Automotive services	5013	Motor vehicle supplies and new parts	5.00
10	Automotive services	7538	Automotive service shops (non-dealer)	5.00
11	Automotive services	7542	Car washes	5.00
12	Drug stores and pharmacies	5912	Drug stores and pharmacies	3.00
13	Business services	0742	Veterinary services	5.00
14	Business services	7230	Beauty and barber shops	5.00
15	Business services	7298	Health and beauty spas	5.00
16	Urban transport	4111	Local and suburban commuter passenger transportation	2.00
17	Lodging - hotels, motels	7011	Lodging - hotels, motels and resorts	8.00

No.	Industry (Category)	MCC	MCC Name	Reward Amount (%)
	and resorts			
18	Railway tickets	4112	Passenger railways	2.00
19	Pet shops	5995	Pet supplies	5.00
20	Cosmetic shops	5977	Cosmetics and perfumes	8.00
21	Hobby, toy and game shops	5945	Toys and children's goods	5.00
22	Clothing shops	5611	Men's and boys' clothing and accessory shops	5.00
23	Clothing shops	5621	Women's ready-to-wear shops	5.00
24	Clothing shops	5631	Women's accessory and speciality shops	5.00
25	Clothing shops	5641	Children's and infants' wear shops	5.00
26	Clothing shops	5651	Family clothing shops	5.00
27	Clothing shops	5655	Sports and riding apparel shops	5.00
28	Clothing shops	5661	Footwear	5.00
29	Clothing shops	5681	Furriers and fur shops	5.00
30	Clothing shops	5691	Men's and women's clothing shops	5.00
31	Clothing shops	5699	Miscellaneous apparel and accessory shops	5.00
32	E-stores	4812	Telecommunication equipment and telephone sales	3.00
33	E-stores	5722	Household appliance shops	3.00
34	E-stores	5732	Electronics shops	3.00
35	E-stores	5946	Camera and photographic supply shops	3.00
36	Healthcare services	8011	Doctors and physicians - not elsewhere classified	5.00
37	Healthcare services	8021	Dentistry and orthodontics	5.00
38	Healthcare services	8043	Opticians, optical goods and eyeglasses	5.00
39	Healthcare services	8071	Medical and dental laboratories	5.00
40	Healthcare services	8099	Medical services and health practitioners - not elsewhere classified	5.00
41	Educational services	8220	Universities and higher education institutes	5.00
42	Educational services	8299	Schools and educational services - not elsewhere classified	5.00

No.	Industry (Category)	MCC	MCC Name	Reward Amount (%)
43	Printed goods	5942	Books	5.00
44	Public food restaurants	5811	Caterers, dark kitchens	5.00
45	Public food restaurants	5812	Eating places and restaurants	5.00
46	Public food restaurants	5813	Drinking places (alcoholic beverages) - bars, taverns, night-clubs, cocktail lounges and discothèques	5.00
47	Public food restaurants	5814	Fast food restaurants	5.00
48	Entertainment	7832	Motion picture theaters	5.00
49	Entertainment	7922	Theatrical producers (except motion pictures) and ticket agencies	5.00
50	Entertainment	7941	Commercial sports, professional sports clubs, athletic fields and sports promoters	5.00
51	Entertainment	7991	Tourist attractions, museums and exhibits	5.00
52	Entertainment	7994	Video game arcades and establishments	5.00
53	Entertainment	7996	Amusement parks, circuses, carnivals and fortune tellers	5.00
54	Entertainment	7997	Membership clubs (sports, recreation, athletic), country clubs and private golf courses	5.00
55	Other shops	5261	Lawn and garden supplies outlets, including nurseries	5.00
56	Other shops	5309	Duty-free shops	5.00
57	Other shops	5311	Non-food stores	5.00
58	Other shops	5399	Other non-food stores	5.00
59	Other shops	5943	Stationery, office and school supply shops	5.00
60	Other shops	5947	Cards, gifts, and souvenirs	5.00
61	Other shops	5948	Luggage and leather goods	5.00
62	Other shops	5949	Sewing, needlework, fabric and piece goods shops	5.00
63	Other shops	5983	Fuel dealers - fuel oil, wood, coal and liquefied petroleum	5.00
64	Other shops	5999	Miscellaneous and speciality retail outlets	5.00
65	Sports shops	5941	Sporting goods	3.00

No.	Industry (Category)	MCC	MCC Name	Reward Amount (%)
66	Supermarkets/Hypermarkets	5300	Wholesale clubs, hypermarkets and marketplaces	2.00
67	Supermarkets/Hypermarkets	5331	Variety stores	2.00
68	Supermarkets/Hypermarkets	5411	Grocery stores and supermarkets	2.00
69	Supermarkets/Hypermarkets	5499	Miscellaneous food stores - convenience stores, markets, specialty stores	2.00
70	Taxi-cabs	4121	Taxi services	5.00
71	Telecommunication services and housing and public utilities	4814	Telecommunication services	2.00
72	Telecommunication services and housing and public utilities	4816	Computer network/information services	2.00
73	Telecommunication services and housing and public utilities	4899	Cable and other pay television services	2.00
74	Housewares	5200	Home supply warehouse outlets and DIY stores	5.00
75	Housewares	5211	Lumber and building materials outlets	5.00
76	Housewares	5251	Hardware shops	5.00
77	Housewares	5712	Furniture, home furnishings and equipment shops and manufacturers, except appliances	5.00
78	Housewares	5719	Miscellaneous home furnishing speciality shops	5.00
79	Haulage and courier services	4214	Motor freight carriers and trucking - local and long distance, moving and storage companies and local delivery	5.00
80	Haulage and courier services	4215	Courier services - air and ground and freight forwarders	5.00
81	Travel agencies	4722	Travel agencies and tour operators	5.00
82	Agroshops	5422	Freezer and locker meat provisioners	3.00
83	Agroshops	5441	Candy, nut and confectionery shops	3.00
84	Agroshops	5462	Bakeries	3.00
85	Financial services	6300	Insurance sales, underwriting and premiums	5.00

No.	Industry (Category)	MCC	MCC Name	Reward Amount (%)
86	Florists	5193	Florists' supplies, nursery stock and flowers	5.00
87	Florists	5992	Florists	5.00
88	Digital goods	5815	Digital goods - audiovisual media including books, movies, and music	5.00
89	Digital goods	5816	Digital goods - games	5.00
90	Digital goods	5817	Digital goods - applications (excluding games)	5.00
91	Digital goods	5818	Large digital goods merchant	5.00
92	Jewellery	5944	Jewellery, watch, clock and silverware shops	5.00
93	Ecosystem	3990	YANDEX	3.00
94	Ecosystem	3991	SBER	3.00
95	Other	0000	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	4511	Airlines - not elsewhere classified	0.40	20.00
2	Car and truck dealers	5511	Car and truck dealers (new and used) sales, services, repairs, parts and leasing	1.00	20.00
3	Car and truck dealers	5521	Car and truck dealers (used only) sales, service, repairs, parts and leasing	1.00	20.00
4	Car and truck dealers	5571	Motorcycle shops and dealers	1.00	20.00
5	Service stations	5541	Service stations (with or without ancillary services)	0.40	20.00
6	Service stations	5542	Automated fuel dispensers	0.40	20.00
7	Automotive goods	5532	Automotive tire outlets	1.00	20.00
8	Automotive goods	5533	Automotive parts and accessories outlets	1.00	20.00
9	Automotive services	5013	Motor vehicle supplies and new parts	1.00	20.00
10	Automotive services	7538	Automotive service shops (non-dealer)	1.00	20.00

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
11	Automotive services	7542	Car washes	1.00	20.00
12	Drug stores and pharmacies	5912	Drug stores and pharmacies	0.40	13.00
13	Business services	0742	Veterinary services	1.00	20.00
14	Business services	7230	Beauty and barber shops	1.00	20.00
15	Business services	7298	Health and beauty spas	1.00	20.00
16	Urban transport	4111	Local and suburban commuter passenger transportation	0.40	20.00
17	Lodging - hotels, motels and resorts	7011	Lodging - hotels, motels and resorts	2.00	25.00
18	Railway tickets	4112	Passenger railways	0.40	20.00
19	Pet shops	5995	Pet supplies	1.00	20.00
20	Cosmetic shops	5977	Cosmetics and perfumes	2.00	25.00
21	Hobby, toy and game shops	5945	Toys and children's goods	1.00	20.00
22	Clothing shops	5611	Men's and boys' clothing and accessory shops	1.00	20.00
23	Clothing shops	5621	Women's ready-to-wear shops	1.00	20.00
24	Clothing shops	5631	Women's accessory and speciality shops	1.00	20.00
25	Clothing shops	5641	Children's and infants' wear shops	1.00	20.00
26	Clothing shops	5651	Family clothing shops	1.00	20.00
27	Clothing shops	5655	Sports and riding apparel shops	1.00	20.00
28	Clothing shops	5661	Footwear	1.00	20.00
29	Clothing shops	5681	Furriers and fur shops	1.00	20.00
30	Clothing shops	5691	Men's and women's clothing shops	1.00	20.00
31	Clothing shops	5699	Miscellaneous apparel and accessory shops	1.00	20.00
32	E-stores	4812	Telecommunication equipment and telephone sales	0.40	13.00
33	E-stores	5722	Household appliance shops	0.40	13.00

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
34	E-stores	5732	Electronics shops	0.40	13.00
35	E-stores	5946	Camera and photographic supply shops	0.40	13.00
36	Healthcare services	8011	Doctors and physicians - not elsewhere classified	1.00	20.00
37	Healthcare services	8021	Dentistry and orthodontics	1.00	20.00
38	Healthcare services	8043	Opticians, optical goods and eyeglasses	1.00	20.00
39	Healthcare services	8071	Medical and dental laboratories	1.00	20.00
40	Healthcare services	8099	Medical services and health practitioners - not elsewhere classified	1.00	20.00
41	Educational services	8220	Universities and higher education institutes	1.00	25.00
42	Educational services	8299	Schools and educational services - not elsewhere classified	1.00	29.00
43	Printed goods	5942	Books	1.00	20.00
44	Public food restaurants	5811	Caterers, dark kitchens	1.00	20.00
45	Public food restaurants	5812	Eating places and restaurants	1.00	20.00
46	Public food restaurants	5813	Drinking places (alcoholic beverages) - bars, taverns, night-clubs, cocktail lounges and discothèques	1.00	20.00
47	Public food restaurants	5814	Fast food restaurants	1.00	20.00
48	Entertainment	7832	Motion picture theaters	1.00	20.00
49	Entertainment	7922	Theatrical producers (except motion pictures) and ticket agencies	1.00	20.00
50	Entertainment	7941	Commercial sports, professional sports clubs, athletic fields and sports promoters	1.00	20.00
51	Entertainment	7991	Tourist attractions, museums and exhibits	1.00	20.00
52	Entertainment	7994	Video game arcades and establishments	1.00	20.00

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
53	Entertainment	7996	Amusement parks, circuses, carnivals and fortune tellers	1.00	20.00
54	Entertainment	7997	Membership clubs (sports, recreation, athletic), country clubs and private golf courses	1.00	20.00
55	Other shops	5261	Lawn and garden supplies outlets, including nurseries	1.00	20.00
56	Other shops	5309	Duty-free shops	1.00	20.00
57	Other shops	5311	Non-food stores	1.00	20.00
58	Other shops	5399	Other non-food stores	1.00	20.00
59	Other shops	5943	Stationery, office and school supply shops	1.00	20.00
60	Other shops	5947	Cards, gifts, and souvenirs	1.00	25.00
61	Other shops	5948	Luggage and leather goods	1.00	20.00
62	Other shops	5949	Sewing, needlework, fabric and piece goods shops	1.00	20.00
63	Other shops	5983	Fuel dealers - fuel oil, wood, coal and liquefied petroleum	1.00	20.00
64	Other shops	5999	Miscellaneous and speciality retail outlets	1.00	20.00
65	Sports shops	5941	Sporting goods	0.40	13.00
66	Supermarkets/Hypermarkets	5300	Wholesale clubs, hypermarkets and marketplaces	0.40	20.00
67	Supermarkets/Hypermarkets	5331	Variety stores	0.40	13.00
68	Supermarkets/Hypermarkets	5411	Grocery stores and supermarkets	0.40	20.00
69	Supermarkets/Hypermarkets	5499	Miscellaneous food stores - convenience stores, markets, specialty stores	0.40	13.00
70	Taxi-cabs	4121	Taxi services	1.00	20.00
71	Telecommunication services and housing and public utilities	4814	Telecommunication services	0.40	20.00
72	Telecommunication services and housing	4816	Computer network/information	0.40	13.00

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
	and public utilities		services		
73	Telecommunication services and housing and public utilities	4899	Cable and other pay television services	0.40	13.00
74	Housewares	5200	Home supply warehouse outlets and DIY stores	1.00	20.00
75	Housewares	5211	Lumber and building materials outlets	1.00	20.00
76	Housewares	5251	Hardware shops	1.00	20.00
77	Housewares	5712	Furniture, home furnishings and equipment shops and manufacturers, except appliances	1.00	20.00
78	Housewares	5719	Miscellaneous home furnishing speciality shops	1.00	20.00
79	Haulage and courier services	4214	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	4215	Courier services - air and ground and freight forwarders	1.00	20.00
81	Travel agencies	4722	Travel agencies and tour operators	1.00	20.00
82	Agroshops	5422	Freezer and locker meat provisioners	0.40	13.00
83	Agroshops	5441	Candy, nut and confectionery shops	0.40	13.00
84	Agroshops	5462	Bakeries	0.40	13.00
85	Financial services	6300	Insurance sales, underwriting and premiums	1.00	20.00
86	Florists	5193	Florists' supplies, nursery stock and flowers	1.00	20.00
87	Florists	5992	Florists	1.00	20.00
88	Digital goods	5815	Digital goods - audiovisual media including books, movies, and music	1.00	20.00
89	Digital goods	5816	Digital goods - games	1.00	20.00
90	Digital goods	5817	Digital goods - applications (excluding games)	1.00	20.00
91	Digital goods	5818	Large digital goods merchant	1.00	20.00

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
92	Jewellery	5944	Jewellery, watch, clock and silverware shops	1.00	10.00
93	Ecosystem	3990	YANDEX	0.40	20.00
94	Ecosystem	3991	SBER	0.40	20.00
95	Other	0000	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	
Rendering Services for Informational and Technical Interaction between the Loyalty Program Participants	
Payer	Acquirer
Payee	Operator

Table 6

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
1	Airfare	4511	Airlines - not elsewhere classified	0.10	5.00
2	Car and truck dealers	5511	Car and truck dealers (new and used) sales, services, repairs, parts and leasing	0.25	5.00
3	Car and truck dealers	5521	Car and truck dealers (used only) sales, service, repairs, parts and leasing	0.25	5.00
4	Car and truck dealers	5571	Motorcycle shops and dealers	0.25	5.00
5	Service stations	5541	Service stations (with or without ancillary services)	0.10	5.00
6	Service stations	5542	Automated fuel dispensers	0.10	5.00
7	Automotive goods	5532	Automotive tire outlets	0.25	5.00

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
8	Automotive goods	5533	Automotive parts and accessories outlets	0.25	5.00
9	Automotive services	5013	Motor vehicle supplies and new parts	0.25	5.00
10	Automotive services	7538	Automotive service shops (non-dealer)	0.25	5.00
11	Automotive services	7542	Car washes	0.25	5.00
12	Drug stores and pharmacies	5912	Drug stores and pharmacies	0.10	3.25
13	Business services	0742	Veterinary services	0.25	5.00
14	Business services	7230	Beauty and barber shops	0.25	5.00
15	Business services	7298	Health and beauty spas	0.25	5.00
16	Urban transport	4111	Local and suburban commuter passenger transportation	0.10	5.00
17	Lodging - hotels, motels and resorts	7011	Lodging - hotels, motels and resorts	0.50	6.25
18	Railway tickets	4112	Passenger railways	0.10	5.00
19	Pet shops	5995	Pet supplies	0.25	5.00
20	Cosmetic shops	5977	Cosmetics and perfumes	0.50	6.25
21	Hobby, toy and game shops	5945	Toys and children's goods	0.25	5.00
22	Clothing shops	5611	Men's and boys' clothing and accessory shops	0.25	5.00
23	Clothing shops	5621	Women's ready-to-wear shops	0.25	5.00
24	Clothing shops	5631	Women's accessory and speciality shops	0.25	5.00
25	Clothing shops	5641	Children's and infants' wear shops	0.25	5.00
26	Clothing shops	5651	Family clothing shops	0.25	5.00
27	Clothing shops	5655	Sports and riding apparel shops	0.25	5.00
28	Clothing shops	5661	Footwear	0.25	5.00

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
29	Clothing shops	5681	Furriers and fur shops	0.25	5.00
30	Clothing shops	5691	Men's and women's clothing shops	0.25	5.00
31	Clothing shops	5699	Miscellaneous apparel and accessory shops	0.25	5.00
32	E-stores	4812	Telecommunication equipment and telephone sales	0.10	3.25
33	E-stores	5722	Household appliance shops	0.10	3.25
34	E-stores	5732	Electronics shops	0.10	3.25
35	E-stores	5946	Camera and photographic supply shops	0.10	3.25
36	Healthcare services	8011	Doctors and physicians - not elsewhere classified	0.25	5.00
37	Healthcare services	8021	Dentistry and orthodontics	0.25	5.00
38	Healthcare services	8043	Opticians, optical goods and eyeglasses	0.25	5.00
39	Healthcare services	8071	Medical and dental laboratories	0.25	5.00
40	Healthcare services	8099	Medical services and health practitioners - not elsewhere classified	0.25	5.00
41	Educational services	8220	Universities and higher education institutes	0.25	6.25
42	Educational services	8299	Schools and educational services - not elsewhere classified	0.25	7.25
43	Printed goods	5942	Books	0.25	5.00
44	Public food restaurants	5811	Caterers, dark kitchens	0.25	5.00
45	Public food restaurants	5812	Eating places and restaurants	0.25	5.00
46	Public food restaurants	5813	Drinking places (alcoholic beverages) - bars, taverns, night-clubs, cocktail lounges and discothèques	0.25	5.00

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
47	Public food restaurants	5814	Fast food restaurants	0.25	5.00
48	Entertainment	7832	Motion picture theaters	0.25	5.00
49	Entertainment	7922	Theatrical producers (except motion pictures) and ticket agencies	0.25	5.00
50	Entertainment	7941	Commercial sports, professional sports clubs, athletic fields and sports promoters	0.25	5.00
51	Entertainment	7991	Tourist attractions, museums and exhibits	0.25	5.00
52	Entertainment	7994	Video game arcades and establishments	0.25	5.00
53	Entertainment	7996	Amusement parks, circuses, carnivals and fortune tellers	0.25	5.00
54	Entertainment	7997	Membership clubs (sports, recreation, athletic), country clubs and private golf courses	0.25	5.00
55	Other shops	5261	Lawn and garden supplies outlets, including nurseries	0.25	5.00
56	Other shops	5309	Duty-free shops	0.25	5.00
57	Other shops	5311	Non-food stores	0.25	5.00
58	Other shops	5399	Other non-food stores	0.25	5.00
59	Other shops	5943	Stationery, office and school supply shops	0.25	5.00
60	Other shops	5947	Cards, gifts, and souvenirs	0.25	6.25
61	Other shops	5948	Luggage and leather goods	0.25	5.00
62	Other shops	5949	Sewing, needlework, fabric and piece goods shops	0.25	5.00
63	Other shops	5983	Fuel dealers - fuel oil, wood, coal and liquefied petroleum	0.25	5.00
64	Other shops	5999	Miscellaneous and speciality retail outlets	0.25	5.00
65	Sports shops	5941	Sporting goods	0.10	3.25

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
66	Supermarkets/Hypermarkets	5300	Wholesale clubs, hypermarkets and marketplaces	0.10	5.00
67	Supermarkets/Hypermarkets	5331	Variety stores	0.10	3.25
68	Supermarkets/Hypermarkets	5411	Grocery stores and supermarkets	0.10	5.00
69	Supermarkets/Hypermarkets	5499	Miscellaneous food stores - convenience stores, markets, specialty stores	0.10	3.25
70	Taxi-cabs	4121	Taxi services	0.25	5.00
71	Telecommunication services and housing and public utilities	4814	Telecommunication services	0.10	5.00
72	Telecommunication services and housing and public utilities	4816	Computer network/information services	0.10	3.25
73	Telecommunication services and housing and public utilities	4899	Cable and other pay television services	0.10	3.25
74	Housewares	5200	Home supply warehouse outlets and DIY stores	0.25	5.00
75	Housewares	5211	Lumber and building materials outlets	0.25	5.00
76	Housewares	5251	Hardware shops	0.25	5.00
77	Housewares	5712	Furniture, home furnishings and equipment shops and manufacturers, except appliances	0.25	5.00
78	Housewares	5719	Miscellaneous home furnishing speciality shops	0.25	5.00
79	Haulage and courier services	4214	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	4215	Courier services - air and ground and freight forwarders	0.25	5.00
81	Travel agencies	4722	Travel agencies and tour operators	0.25	5.00

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
82	Agroshops	5422	Freezer and locker meat provisioners	0.10	3.25
83	Agroshops	5441	Candy, nut and confectionery shops	0.10	3.25
84	Agroshops	5462	Bakeries	0.10	3.25
85	Financial services	6300	Insurance sales, underwriting and premiums	0.25	5.00
86	Florists	5193	Florists' supplies, nursery stock and flowers	0.25	5.00
87	Florists	5992	Florists	0.25	5.00
88	Digital goods	5815	Digital goods - audiovisual media including books, movies, and music	0.25	5.00
89	Digital goods	5816	Digital goods - games	0.25	5.00
90	Digital goods	5817	Digital goods - applications (excluding games)	0.25	5.00
91	Digital goods	5818	Large digital goods merchant	0.25	5.00
92	Jewellery	5944	Jewellery, watch, clock and silverware shops	0.25	2.50
93	Ecosystem	3990	YANDEX	0.10	3.25
94	Ecosystem	3991	SBER	0.10	3.25
95	Other	0000	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	
For Rendering Services for the Acceptance of the Customers' Payment Cards under the Loyalty Program	
Payer	Acquirer
Payee	Issuer

Table 8

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
1	Airfare	4511	Airlines - not elsewhere classified	0.10	5.00
2	Car and truck dealers	5511	Car and truck dealers (new and used) sales, services, repairs, parts and leasing	0.25	5.00
3	Car and truck dealers	5521	Car and truck dealers (used only) sales, service, repairs, parts and leasing	0.25	5.00
4	Car and truck dealers	5571	Motorcycle shops and dealers	0.25	5.00
5	Service stations	5541	Service stations (with or without ancillary services)	0.10	5.00
6	Service stations	5542	Automated fuel dispensers	0.10	5.00

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
7	Automotive goods	5532	Automotive tire outlets	0.25	5.00
8	Automotive goods	5533	Automotive parts and accessories outlets	0.25	5.00
9	Automotive services	5013	Motor vehicle supplies and new parts	0.25	5.00
10	Automotive services	7538	Automotive service shops (non-dealer)	0.25	5.00
11	Automotive services	7542	Car washes	0.25	5.00
12	Drug stores and pharmacies	5912	Drug stores and pharmacies	0.10	3.25
13	Business services	0742	Veterinary services	0.25	5.00
14	Business services	7230	Beauty and barber shops	0.25	5.00
15	Business services	7298	Health and beauty spas	0.25	5.00
16	Urban transport	4111	Local and suburban commuter passenger transportation	0.10	5.00
17	Lodging - hotels, motels and resorts	7011	Lodging - hotels, motels and resorts	0.50	6.25
18	Railway tickets	4112	Passenger railways	0.10	5.00
19	Pet shops	5995	Pet supplies	0.25	5.00
20	Cosmetic shops	5977	Cosmetics and perfumes	0.50	6.25
21	Hobby, toy and game shops	5945	Toys and children's goods	0.25	5.00
22	Clothing shops	5611	Men's and boys' clothing and accessory shops	0.25	5.00
23	Clothing shops	5621	Women's ready-to-wear shops	0.25	5.00
24	Clothing shops	5631	Women's accessory and speciality shops	0.25	5.00
25	Clothing shops	5641	Children's and infants' wear shops	0.25	5.00
26	Clothing shops	5651	Family clothing shops	0.25	5.00
27	Clothing shops	5655	Sports and riding apparel shops	0.25	5.00
28	Clothing shops	5661	Footwear	0.25	5.00
29	Clothing shops	5681	Furriers and fur shops	0.25	5.00

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
30	Clothing shops	5691	Men's and women's clothing shops	0.25	5.00
31	Clothing shops	5699	Miscellaneous apparel and accessory shops	0.25	5.00
32	E-stores	4812	Telecommunication equipment and telephone sales	0.10	3.25
33	E-stores	5722	Household appliance shops	0.10	3.25
34	E-stores	5732	Electronics shops	0.10	3.25
35	E-stores	5946	Camera and photographic supply shops	0.10	3.25
36	Healthcare services	8011	Doctors and physicians - not elsewhere classified	0.25	5.00
37	Healthcare services	8021	Dentistry and orthodontics	0.25	5.00
38	Healthcare services	8043	Opticians, optical goods and eyeglasses	0.25	5.00
39	Healthcare services	8071	Medical and dental laboratories	0.25	5.00
40	Healthcare services	8099	Medical services and health practitioners - not elsewhere classified	0.25	5.00
41	Educational services	8220	Universities and higher education institutes	0.25	6.25
42	Educational services	8299	Schools and educational services - not elsewhere classified	0.25	7.25
43	Printed goods	5942	Books	0.25	5.00
44	Public food restaurants	5811	Caterers, dark kitchens	0.25	5.00
45	Public food restaurants	5812	Eating places and restaurants	0.25	5.00
46	Public food restaurants	5813	Drinking places (alcoholic beverages) - bars, taverns, night-clubs, cocktail lounges and discothèques	0.25	5.00
47	Public food restaurants	5814	Fast food restaurants	0.25	5.00
48	Entertainment	7832	Motion picture theaters	0.25	5.00

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
49	Entertainment	7922	Theatrical producers (except motion pictures) and ticket agencies	0.25	5.00
50	Entertainment	7941	Commercial sports, professional sports clubs, athletic fields and sports promoters	0.25	5.00
51	Entertainment	7991	Tourist attractions, museums and exhibits	0.25	5.00
52	Entertainment	7994	Video game arcades and establishments	0.25	5.00
53	Entertainment	7996	Amusement parks, circuses, carnivals and fortune tellers	0.25	5.00
54	Entertainment	7997	Membership clubs (sports, recreation, athletic), country clubs and private golf courses	0.25	5.00
55	Other shops	5261	Lawn and garden supplies outlets, including nurseries	0.25	5.00
56	Other shops	5309	Duty-free shops	0.10	5.00
57	Other shops	5311	Non-food stores	0.25	5.00
58	Other shops	5399	Other non-food stores	0.25	5.00
59	Other shops	5943	Stationery, office and school supply shops	0.25	5.00
60	Other shops	5947	Cards, gifts, and souvenirs	0.25	6.25
61	Other shops	5948	Luggage and leather goods	0.25	5.00
62	Other shops	5949	Sewing, needlework, fabric and piece goods shops	0.25	5.00
63	Other shops	5983	Fuel dealers - fuel oil, wood, coal and liquefied petroleum	0.25	5.00
64	Other shops	5999	Miscellaneous and speciality retail outlets	0.25	5.00
65	Sports shops	5941	Sporting goods	0.10	3.25
66	Supermarkets/Hypermarkets	5300	Wholesale clubs, hypermarkets and marketplaces	0.10	5.00
67	Supermarkets/Hypermarkets	5331	Variety stores	0.10	3.25

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
68	Supermarkets/Hypermarkets	5411	Grocery stores and supermarkets	0.10	5.00
69	Supermarkets/Hypermarkets	5499	Miscellaneous food stores - convenience stores, markets, specialty stores	0.10	3.25
70	Taxi-cabs	4121	Taxi services	0.25	5.00
71	Telecommunication services and housing and public utilities	4814	Telecommunication services	0.10	5.00
72	Telecommunication services and housing and public utilities	4816	Computer network/information services	0.10	3.25
73	Telecommunication services and housing and public utilities	4899	Cable and other pay television services	0.10	3.25
74	Housewares	5200	Home supply warehouse outlets and DIY stores	0.25	5.00
75	Housewares	5211	Lumber and building materials outlets	0.25	5.00
76	Housewares	5251	Hardware shops	0.25	5.00
77	Housewares	5712	Furniture, home furnishings and equipment shops and manufacturers, except appliances	0.25	5.00
78	Housewares	5719	Miscellaneous home furnishing speciality shops	0.25	5.00
79	Haulage and courier services	4214	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	4215	Courier services - air and ground and freight forwarders	0.25	5.00
81	Travel agencies	4722	Travel agencies and tour operators	0.25	5.00
82	Agroshops	5422	Freezer and locker meat provisioners	0.10	3.25
83	Agroshops	5441	Candy, nut and confectionery shops	0.10	3.25

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
84	Agroshops	5462	Bakeries	0.10	3.25
85	Financial services	6300	Insurance sales, underwriting and premiums	0.25	5.00
86	Florists	5193	Florists' supplies, nursery stock and flowers	0.25	5.00
87	Florists	5992	Florists	0.25	5.00
88	Digital goods	5815	Digital goods - audiovisual media including books, movies, and music	0.25	5.00
89	Digital goods	5816	Digital goods - games	0.25	5.00
90	Digital goods	5817	Digital goods - applications (excluding games)	0.25	5.00
91	Digital goods	5818	Large digital goods merchant	0.25	5.00
92	Jewellery	5944	Jewellery, watch, clock and silverware shops	0.25	2.50
93	Ecosystem	3990	YANDEX	0.10	3.25
94	Ecosystem	3991	SBER	0.10	3.25
95	Other	0000	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 amount² 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	4511	Airlines - not elsewhere classified	2.00
2	Car and truck dealers	5511	Car and truck dealers (new and used) sales, services, repairs, parts and leasing	5.00
3	Car and truck dealers	5521	Car and truck dealers (used only) sales, service, repairs, parts and leasing	5.00
4	Car and truck dealers	5571	Motorcycle shops and dealers	5.00
5	Service stations	5541	Service stations (with or without ancillary services)	2.00
6	Service stations	5542	Automated fuel dispensers	2.00
7	Automotive goods	5532	Automotive tire outlets	5.00
8	Automotive goods	5533	Automotive parts and accessories outlets	3.00
9	Automotive services	5013	Motor vehicle supplies and new parts	3.00
10	Automotive services	7538	Automotive service shops (non-dealer)	5.00
11	Automotive services	7542	Car washes	5.00
12	Drug stores and pharmacies	5912	Drug stores and pharmacies	3.00
13	Business services	0742	Veterinary services	5.00
14	Business services	7230	Beauty and barber shops	5.00
15	Business services	7298	Health and beauty spas	5.00

² A different amount of the Reward may be established by the conditions of the Operator's Promotion.

No.	Industry (Category)	MCC	MCC Name	Reward Amount (%)
16	Urban transport	4111	Local and suburban commuter passenger transportation	2.00
17	Lodging - hotels, motels and resorts	7011	Lodging - hotels, motels and resorts	8.00
18	Railway tickets	4112	Passenger railways	2.00
19	Pet shops	5995	Pet supplies	5.00
20	Cosmetic shops	5977	Cosmetics and perfumes	8.00
21	Hobby, toy and game shops	5945	Toys and children's goods	5.00
22	Clothing shops	5611	Men's and boys' clothing and accessory shops	5.00
23	Clothing shops	5621	Women's ready-to-wear shops	5.00
24	Clothing shops	5631	Women's accessory and speciality shops	5.00
25	Clothing shops	5641	Children's and infants' wear shops	3.00
26	Clothing shops	5651	Family clothing shops	5.00
27	Clothing shops	5655	Sports and riding apparel shops	5.00
28	Clothing shops	5661	Footwear	5.00
29	Clothing shops	5681	Furriers and fur shops	5.00
30	Clothing shops	5691	Men's and women's clothing shops	5.00
31	Clothing shops	5699	Miscellaneous apparel and accessory shops	5.00
32	E-stores	4812	Telecommunication equipment and telephone sales	3.00
33	E-stores	5722	Household appliance shops	3.00
34	E-stores	5732	Electronics shops	3.00
35	E-stores	5946	Camera and photographic supply shops	5.00
36	Healthcare services	8011	Doctors and physicians - not elsewhere classified	5.00
37	Healthcare services	8021	Dentistry and orthodontics	5.00
38	Healthcare services	8043	Opticians, optical goods and eyeglasses	5.00
39	Healthcare services	8071	Medical and dental laboratories	5.00
40	Healthcare services	8099	Medical services and health practitioners - not elsewhere classified	10.00

No.	Industry (Category)	MCC	MCC Name	Reward Amount (%)
41	Educational services	8220	Universities and higher education institutes	8.00
42	Educational services	8299	Schools and educational services - not elsewhere classified	5.00
43	Printed goods	5942	Books	5.00
44	Public food restaurants	5811	Caterers, dark kitchens	5.00
45	Public food restaurants	5812	Eating places and restaurants	5.00
46	Public food restaurants	5813	Drinking places (alcoholic beverages) - bars, taverns, night-clubs, cocktail lounges and discothèques	5.00
47	Public food restaurants	5814	Fast food restaurants	2.00
48	Entertainment	7832	Motion picture theaters	5.00
49	Entertainment	7922	Theatrical producers (except motion pictures) and ticket agencies	5.00
50	Entertainment	7941	Commercial sports, professional sports clubs, athletic fields and sports promoters	5.00
51	Entertainment	7991	Tourist attractions, museums and exhibits	5.00
52	Entertainment	7994	Video game arcades and establishments	8.00
53	Entertainment	7996	Amusement parks, circuses, carnivals and fortune tellers	5.00
54	Entertainment	7997	Membership clubs (sports, recreation, athletic), country clubs and private golf courses	5.00
55	Other shops	5261	Lawn and garden supplies outlets, including nurseries	5.00
56	Other shops	5309	Duty-free shops	2.00
57	Other shops	5311	Non-food stores	3.00
58	Other shops	5399	Other non-food stores	3.00
59	Other shops	5943	Stationery, office and school supply shops	5.00
60	Other shops	5947	Cards, gifts, and souvenirs	5.00
61	Other shops	5948	Luggage and leather goods	5.00
62	Other shops	5949	Sewing, needlework, fabric and piece goods shops	5.00
63	Other shops	5983	Fuel dealers - fuel oil, wood, coal and liquefied petroleum	2.00

No.	Industry (Category)	MCC	MCC Name	Reward Amount (%)
64	Other shops	5999	Miscellaneous and speciality retail outlets	3.00
65	Sports shops	5941	Sporting goods	3.00
66	Supermarkets/Hypermarkets	5300	Wholesale clubs, hypermarkets and marketplaces	2.00
67	Supermarkets/Hypermarkets	5331	Variety stores	3.00
68	Supermarkets/Hypermarkets	5411	Grocery stores and supermarkets	2.00
69	Supermarkets/Hypermarkets	5499	Miscellaneous food stores - convenience stores, markets, specialty stores	3.00
70	Taxi-cabs	4121	Taxi services	5.00
71	Telecommunication services and housing and public utilities	4814	Telecommunication services	2.00
72	Telecommunication services and housing and public utilities	4816	Computer network/information services	5.00
73	Telecommunication services and housing and public utilities	4899	Cable and other pay television services	5.00
74	Housewares	5200	Home supply warehouse outlets and DIY stores	3.00
75	Housewares	5211	Lumber and building materials outlets	5.00
76	Housewares	5251	Hardware shops	5.00
77	Housewares	5712	Furniture, home furnishings and equipment shops and manufacturers, except appliances	5.00
78	Housewares	5719	Miscellaneous home furnishing speciality shops	5.00
79	Haulage and courier services	4214	Motor freight carriers and trucking - local and long distance, moving and storage companies and local delivery	10.00
80	Haulage and courier services	4215	Courier services - air and ground and freight forwarders	5.00
81	Travel agencies	4722	Travel agencies and tour operators	5.00
82	Agroshops	5422	Freezer and locker meat provisioners	3.00
83	Agroshops	5441	Candy, nut and confectionery shops	3.00

No.	Industry (Category)	MCC	MCC Name	Reward Amount (%)
84	Agroshops	5462	Bakeries	3.00
85	Financial services	6300	Insurance sales, underwriting and premiums	5.00
86	Florists	5193	Florists' supplies, nursery stock and flowers	5.00
87	Florists	5992	Florists	5.00
88	Digital goods	5815	Digital goods - audiovisual media including books, movies, and music	5.00
89	Digital goods	5816	Digital goods - games	5.00
90	Digital goods	5817	Digital goods - applications (excluding games)	5.00
91	Digital goods	5818	Large digital goods merchant	5.00
92	Jewellery	5944	Jewellery, watch, clock and silverware shops	5.00
93	Ecosystem	3990	YANDEX	3.00
94	Ecosystem	3991	SBER	3.00
95	Other	0000	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