



# NSPK

NATIONAL  
PAYMENT  
CARD  
SYSTEM

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## NSPK JSC Loyalty Program Fees

**P.146**

**Version 3.15**

*The official language of the “NSPK JSC Loyalty Program Fees” (Version 3.15, Moscow 2025) is Russian. This English language text is not an official translation and is provided for information purposes only.*

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

# MIR

**Moscow, 2025**



**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
	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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## 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 - 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	2.00
17	Hotels	<b>7011</b>	Lodging - hotels, motels and resorts	8.00

No.	Industry (Category)	MCC	MCC Name	Reward Amount (%)
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
43	Printed goods	5942	Books	5.00

No.	Industry (Category)	MCC	MCC Name	Reward Amount (%)
44	Public food restaurants	<b>5811</b>	Caterers, dark kitchens	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 theaters	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>	Non-food stores	5.00
58	Other shops	<b>5399</b>	Other non-food stores	5.00
59	Other shops	<b>5943</b>	Stationery, office and school supply shops	5.00
60	Other shops	<b>5947</b>	Cards, gifts, and souvenirs	5.00
61	Other shops	<b>5948</b>	Luggage and leather goods	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	3.00
66	Supermarkets/Hypermarkets	<b>5300</b>	Wholesale clubs, hypermarkets and marketplaces	2.00

No.	Industry (Category)	MCC	MCC Name	Reward Amount (%)
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	2.00
83	Agroshops	5441	Candy, nut and confectionery shops	2.00
84	Agroshops	5462	Bakeries	2.00
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



No.	Industry (Category)	MCC	MCC Name	Reward Amount (%)
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 (excluding 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	Ecosystem	<b>3990</b>	YANDEX	3.00
94	Ecosystem	<b>3991</b>	SBER	3.00
95	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 - 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

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
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	0.40	20.00
17	Hotels	<b>7011</b>	Lodging - hotels, motels and resorts	1.00	20.00
18	Railway tickets	<b>4112</b>	Passenger railways	0.40	20.00
19	Pet shops	<b>5995</b>	Pet supplies	1.00	20.00
20	Cosmetic shops	<b>5977</b>	Cosmetics and perfumes	1.00	20.00
21	Hobby, toy and game shops	<b>5945</b>	Toys and children's goods	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>	Footwear	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

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
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>	Dentistry and orthodontics	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>	Books	1.00	20.00
44	Public food restaurants	<b>5811</b>	Caterers, dark kitchens	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 theaters	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

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
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>	Non-food stores	1.00	20.00
58	Other shops	<b>5399</b>	Other non-food stores	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>	Cards, gifts, and souvenirs	1.00	25.00
61	Other shops	<b>5948</b>	Luggage and leather goods	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	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 services	1.00	20.00
71	Telecommunication services and housing and public utilities	<b>4814</b>	Telecommunication services	0.40	20.00

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
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 (excluding games)	1.00	20.00

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
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	Ecosystem	<b>3990</b>	YANDEX	0.40	20.00
94	Ecosystem	<b>3991</b>	SBER	0.40	20.00
95	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. For Promotions involving Mir Cards, 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. For Promotions involving SBP, the Operator shall send Registers that contain bilateral net positions with a breakdown by Acquirer to the Bank of Russia on a daily basis on behalf of an Acquirer, based on which the Bank of Russia shall draw up payment orders and perform funds transfers in the urgent funds transfers service of the Bank of Russia Payment System. 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	<b>4511</b>	Airlines - not elsewhere classified	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



No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
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	0.10	5.00
17	Hotels	<b>7011</b>	Lodging - hotels, motels and resorts	0.25	5.00
18	Railway tickets	<b>4112</b>	Passenger railways	0.10	5.00
19	Pet shops	<b>5995</b>	Pet supplies	0.25	5.00
20	Cosmetic shops	<b>5977</b>	Cosmetics and perfumes	0.25	5.00
21	Hobby, toy and game shops	<b>5945</b>	Toys and children's goods	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

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
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>	Footwear	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>	Dentistry and orthodontics	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>	Books	0.25	5.00
44	Public food restaurants	<b>5811</b>	Caterers, dark kitchens	0.25	5.00
45	Public food restaurants	<b>5812</b>	Eating places and restaurants	0.25	5.00

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
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 theaters	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>	Non-food stores	0.25	5.00
58	Other shops	<b>5399</b>	Other non-food stores	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>	Cards, gifts, and souvenirs	0.25	6.25
61	Other shops	<b>5948</b>	Luggage and leather goods	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

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
64	Other shops	<b>5999</b>	Miscellaneous and speciality retail outlets	0.25	5.00
65	Sports shops	<b>5941</b>	Sporting goods	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 services	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

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
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 (excluding 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	Ecosystem	<b>3990</b>	YANDEX	0.10	3.25
94	Ecosystem	<b>3991</b>	SBER	0.10	3.25
95	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 (increasing of the balance of the Customers' electronic funds by the Rewards amount) in the amount (given the maximum amount in case of a fixed Reward) specified in Table 8. For Promotions involving Mir Cards, the Operator shall draw up Payment orders on clearing days on behalf of an Acquirer, which shall be included in the Acquirer's Net Position. For Promotions involving SBP, the Operator shall send Registers that contain bilateral net positions of Acquirers and Issuers to the Bank of Russia on a daily basis on behalf of an Acquirer/Issuer, based on which the Bank of Russia shall draw up payment orders and perform funds transfers in the urgent funds transfers service of the Bank of Russia Payment System. 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

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
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	0.10	5.00
17	Hotels	<b>7011</b>	Lodging - hotels, motels and resorts	0.25	5.00
18	Railway tickets	<b>4112</b>	Passenger railways	0.10	5.00
19	Pet shops	<b>5995</b>	Pet supplies	0.25	5.00
20	Cosmetic shops	<b>5977</b>	Cosmetics and perfumes	0.25	5.00
21	Hobby, toy and game shops	<b>5945</b>	Toys and children's goods	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

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
27	Clothing shops	<b>5655</b>	Sports and riding apparel shops	0.25	5.00
28	Clothing shops	<b>5661</b>	Footwear	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>	Dentistry and orthodontics	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>	Books	0.25	5.00
44	Public food restaurants	<b>5811</b>	Caterers, dark kitchens	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



No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
47	Public food restaurants	<b>5814</b>	Fast food restaurants	0.25	5.00
48	Entertainment	<b>7832</b>	Motion picture theaters	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>	Non-food stores	0.25	5.00
58	Other shops	<b>5399</b>	Other non-food stores	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>	Cards, gifts, and souvenirs	0.25	6.25
61	Other shops	<b>5948</b>	Luggage and leather goods	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	0.10	3.25

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
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 services	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

No.	Industry (Category)	MCC	MCC Name	Fee (%)	MAX of a Fixed Reward (%)
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 (excluding 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	Ecosystem	<b>3990</b>	YANDEX	0.10	3.25
94	Ecosystem	<b>3991</b>	SBER	0.10	3.25
95	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<sup>1</sup> 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 - 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	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

<sup>1</sup> 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	<b>4111</b>	Local and suburban commuter passenger transportation	2.00
17	Hotels	<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 supplies	5.00
20	Cosmetic shops	<b>5977</b>	Cosmetics and perfumes	8.00
21	Hobby, toy and game shops	<b>5945</b>	Toys and children's goods	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>	Footwear	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>	Dentistry and orthodontics	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

No.	Industry (Category)	MCC	MCC Name	Reward Amount (%)
42	Educational services	<b>8299</b>	Schools and educational services - not elsewhere classified	5.00
43	Printed goods	<b>5942</b>	Books	5.00
44	Public food restaurants	<b>5811</b>	Caterers, dark kitchens	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 theaters	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>	Non-food stores	3.00
58	Other shops	<b>5399</b>	Other non-food stores	3.00
59	Other shops	<b>5943</b>	Stationery, office and school supply shops	5.00
60	Other shops	<b>5947</b>	Cards, gifts, and souvenirs	5.00
61	Other shops	<b>5948</b>	Luggage and leather goods	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

No.	Industry (Category)	MCC	MCC Name	Reward Amount (%)
65	Sports shops	<b>5941</b>	Sporting goods	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 services	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	2.00
83	Agroshops	<b>5441</b>	Candy, nut and confectionery shops	2.00
84	Agroshops	<b>5462</b>	Bakeries	2.00

No.	Industry (Category)	MCC	MCC Name	Reward Amount (%)
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 (excluding 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	Ecosystem	<b>3990</b>	YANDEX	3.00
94	Ecosystem	<b>3991</b>	SBER	3.00
95	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