

## Russia - Domestic Interchange Fees

Valid From: Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Tax Payments	Government Services	Utilities	Fast Food	Real Estate <sup>(2)</sup> , Public School,	Railways, Airlines, Transportation, Travel Agencies, Very High Volume Petrol, Medical Services	Children's Goods	Petrol, Drug Stores	M-Commerce	High Volume, M- Commerce	Groceries	High Volume Groceries	Very High Volume Groceries	Postal Services - Government Only	Charities	MasterPass InApp
Mastercard Credit Standard Mastercard Consumer Debit Standard	Low Value Payment (1) Mobile Initiated Top-Up	-	-	-	-	0.50%	-	-	-	-	- 1.00%	- 0.95%	-	-	-	-	-	-
Mastercard Electronic	Contactless Terminal	1.30%	0.00%	RUB 5	0.50%	0.50%	0.80%	1.00%	1.20%	1.30%	-	-	1.20%		0.50%		0.70%	-
	Contactless (1) Chip Terminal	1.50% 1.40%	0.00% 0.00%	RUB 5 RUB 5	0.50% 0.50%	0.50% 0.50%	0.80% 0.80%	1.00% 1.00%	1.20% 1.20%	1.30% 1.30%	-	-	1.30% 1.30%	0.80% 0.80%	0.50% 0.50%	0.60% 0.60%	0.70% 0.70%	-
	Full Chip	1.50%	0.00%	RUB 5	0.50%	0.50%	0.80%	1.00%	1.20%	1.30%	-	-	1.30%	0.80%	0.50%	0.60%	0.70%	-
	Chip Card Enhanced Electronic	1.60% 1.50%	0.00% 0.00%	RUB 5 RUB 5	0.50% 0.50%	0.50% 0.50%	0.80% 0.80%	1.00% 1.00%	1.20% 1.20%	1.30% 1.30%	-	-	1.30% 1.30%	0.80% 0.80%	0.50% 0.50%	0.60% 0.60%	0.70% 0.70%	-
	Merchant UCAF	1.65%	0.00%	RUB 5	0.50%	0.50%	0.80%	1.00%	1.20%	1.30%	1.10%	1.10%	1.45%	0.80%	0.50%	0.60%	0.70%	1.20%
	Full UCAF Base	1.65% 1.65%	0.00% 0.00%	RUB 5 RUB 5	0.50% 0.50%	0.50% 0.50%	0.80% 0.80%	1.00% 1.00%	1.20% 1.20%	1.30% 1.30%	1.20%	1.20% 1.70%	1.45% 1.45%	0.80% 0.80%	0.50% 0.50%	0.60% 0.60%	0.70% 0.70%	1.20% 1.20%
	Purchase at ATM (3) Purchase at ATM - Late presentment (3)	1.20% 1.70%	_	RUB 5 RUB 5	0.50% 0.50%	-	-	-	-	_	-	-	-	-	_	_	-	-
Mastercard Consumer Prepaid	Low Value Payment (1)	-	-	-	-	0.50%	-	-	-	-	-	-	-	-	-	-	-	-
	Mobile Initiated Top-Up Contactless Terminal	- 1.80%	- 0.00%	- RUB 5	- 0.50%	- 0.50%	0.80%	1.00%	- 1.20%	1.30%	1.00%	0.95%	- 1.20%	- 0.80%	- 0.50%	- 0.50%	- 0.70%	-
	Contactless (1)	2.00%	0.00%	RUB 5	0.50%	0.50%	0.80%	1.00%	1.20%	1.30%	-	-	1.30%	0.80%	0.50%	0.60%	0.70%	-
	Chip Terminal Full Chip	1.90% 2.00%	0.00% 0.00%	RUB 5 RUB 5	0.50% 0.50%	0.50% 0.50%	0.80% 0.80%	1.00% 1.00%	1.20% 1.20%	1.30% 1.30%	-	-	1.30% 1.30%	0.80% 0.80%	0.50% 0.50%	0.60% 0.60%	0.70% 0.70%	-
	Chip Card Enhanced Electronic	2.10% 2.00%	0.00% 0.00%	RUB 5 RUB 5	0.50% 0.50%	0.50% 0.50%	0.80% 0.80%	1.00% 1.00%	1.20% 1.20%	1.30% 1.30%	-	-	1.30% 1.30%	0.80% 0.80%	0.50% 0.50%	0.60%	0.70% 0.70%	-
	Merchant UCAF	2.15%	0.00%	RUB 5	0.50%	0.50%	0.80%	1.00%	1.20%	1.30%	1.60%	1.10%	1.45%	0.80%	0.50%	0.60%	0.70%	1.20%
	Full UCAF Base	2.15% 2.15%	0.00%	RUB 5 RUB 5	0.50% 0.50%	0.50% 0.50%	0.80% 0.80%	1.00% 1.00%	1.20% 1.20%	1.30% 1.30%	1.70%	1.20% 1.70%	1.45% 1.45%	0.80% 0.80%	0.50% 0.50%	0.60% 0.60%	0.70% 0.70%	1.20% 1.20%
	Purchase at ATM (3)	1.70%	-	RUB 5	0.50%	-	-	-	-	-	-	-	-	-	-	-	-	-
Mastercard Gold	Purchase at ATM - Late presentment (3) Low Value Payment (1)	2.00%	-	RUB 5	0.50%	0.50%	-	-	-	-	-	-	-	-	-	-	-	-
	Mobile Initiated Top-Up	1 250/	-	- DUD 5	-	-	-	-	1 200/		1.00%	0.95%	1 200/	-	-	-	- 0.700/	-
	Contactless Terminal Contactless (1)	1.35% 1.55%	0.00% 0.00%	RUB 5 RUB 5	0.50%	0.50% 0.50%	0.80% 0.80%	1.00% 1.00%	1.20% 1.20%	1.30% 1.30%	-	-	1.20% 1.30%	0.80% 0.80%	0.50% 0.50%	0.60%	0.70% 0.70%	-  -
	Chip Terminal Full Chip	1.45% 1.55%	0.00% 0.00%	RUB 5 RUB 5	0.50% 0.50%	0.50% 0.50%	0.80% 0.80%	1.00% 1.00%	1.20% 1.20%	1.30% 1.30%	-	-	1.30% 1.30%	0.80% 0.80%	0.50% 0.50%	0.60% 0.60%	0.70% 0.70%	-
	Chip Card	1.65%	0.00%	RUB 5	0.50%	0.50%	0.80%	1.00%	1.20%	1.30%	-	-	1.30%	0.80%	0.50%	0.60%	0.70%	-
	Enhanced Electronic Merchant UCAF	1.55% 1.70%	0.00% 0.00%	RUB 5 RUB 5	0.50% 0.50%	0.50% 0.50%	0.80% 0.80%	1.00% 1.00%	1.20% 1.20%	1.30% 1.30%	- 1.15%	- 1.10%	1.30% 1.45%	0.80% 0.80%	0.50% 0.50%	0.60% 0.60%	0.70% 0.70%	1.20%
	Full UCAF	1.70%	0.00%	RUB 5	0.50%	0.50%	0.80%	1.00%	1.20%	1.30%	1.25%	1.20%	1.45%	0.80%	0.50%	0.60%	0.70%	1.20%
	Base Purchase at ATM (3)	1.70% 1.25%	0.00%	RUB 5 RUB 5	0.50% 0.50%	0.50%	0.80%	1.00%	1.20%	1.30%	-	1.70%	1.45% -	0.80%	0.50%	0.60%	0.70%	1.20%
	Purchase at ATM - Late presentment (3)	1.75%	_	RUB 5	0.50%	-	-	_	-	_	-	-	-	-	-	_	-	
Mastercard Platinum	Low Value Payment (1)  Mobile Initiated Top-Up	-	-	-	-	0.50%	-  -	-  -	-	-	1.00%	- 0.95%	-	-	-	-	-	-
	Contactless Terminal Contactless (1)	1.98% 1.98%	0.00% 0.00%	RUB 5 RUB 5	0.50% 0.50%	0.50% 0.50%	0.80% 0.80%	1.00% 1.00%	1.20% 1.20%	1.30% 1.30%	-	-	1.20% 1.30%	0.80% 0.80%	0.50% 0.50%	0.50% 0.60%	0.70% 0.70%	-
	Chip Terminal	1.98%	0.00%	RUB 5	0.50%	0.50%	0.80%	1.00%	1.20%	1.30%	-	-	1.30%	0.80%	0.50%	0.60%	0.70%	-
	Full Chip Chip Card	1.98% 1.98%	0.00% 0.00%	RUB 5 RUB 5	0.50% 0.50%	0.50% 0.50%	0.80% 0.80%	1.00% 1.00%	1.20% 1.20%	1.30% 1.30%	-	-	1.30% 1.30%	0.80% 0.80%	0.50% 0.50%	0.60% 0.60%	0.70% 0.70%	-
	Enhanced Electronic	1.98%	0.00%	RUB 5	0.50%	0.50%	0.80%	1.00%	1.20%	1.30%	-	-	1.30%	0.80%	0.50%	0.60%	0.70%	-
	Merchant UCAF Full UCAF	2.13% 2.13%	0.00% 0.00%	RUB 5 RUB 5	0.50% 0.50%	0.50% 0.50%	0.80% 0.80%	1.00% 1.00%	1.20% 1.20%	1.30% 1.30%	1.58% 1.68%	1.10% 1.20%	1.45% 1.45%	0.80% 0.80%	0.50% 0.50%	0.60% 0.60%	0.70% 0.70%	1.20% 1.20%
	Base	2.13% 1.98%	0.00%	RUB 5	0.50%	0.50%	0.80%	1.00%	1.20%	1.30%	-	1.70%	1.45%	0.80%	0.50%	0.60%	0.70%	1.20%
	Purchase at ATM (3) Purchase at ATM - Late presentment (3)	1.98%	-	RUB 5 RUB 5	0.50% 0.50%	-	-	-	-	-	-	-	-	-	-	-	-	-
Mastercard World	Low Value Payment (1) Mobile Initiated Top-Up	-	-	-	-	0.50%	_	-	-	-	1.00%	- 0.95%	-	-	-	-	_	-
	Contactless Terminal	2.10%		RUB 5	0.50%	0.50%	0.80%	1.00%	1.20%	1.30%	-	-	1.20%	0.80%	0.50%	0.50%	0.70%	-
	Contactless (1) Chip Terminal	2.10% 2.10%	0.00% 0.00%	RUB 5 RUB 5	0.50% 0.50%	0.50% 0.50%	0.80% 0.80%	1.00% 1.00%	1.20% 1.20%	1.30% 1.30%	-	-	1.30% 1.30%	0.80% 0.80%	0.50% 0.50%	0.60% 0.60%	0.70% 0.70%	-
	Full Chip	2.10%	0.00%	RUB 5	0.50%	0.50%	0.80%	1.00%	1.20%	1.30%	-	-	1.30%	0.80%	0.50%	0.60%	0.70%	-
	Chip Card Enhanced Electronic	2.10% 2.10%	0.00% 0.00%	RUB 5 RUB 5	0.50% 0.50%	0.50% 0.50%	0.80% 0.80%	1.00% 1.00%	1.20% 1.20%	1.30% 1.30%	-	-	1.30% 1.30%	0.80% 0.80%	0.50% 0.50%	0.60% 0.60%	0.70% 0.70%	-
	Merchant UCAF	2.25%	0.00%	RUB 5	0.50%	0.50%	0.80%	1.00%	1.20%	1.30%	1.70%	1.10%	1.45%	0.80%	0.50%	0.60%	0.70%	1.20%
	Full UCAF Base	2.25% 2.25%	0.00% 0.00%	RUB 5 RUB 5	0.50% 0.50%	0.50% 0.50%	0.80%	1.00% 1.00%	1.20% 1.20%	1.30% 1.30%	1.80%	1.20% 1.70%	1.45% 1.45%	0.80% 0.80%	0.50% 0.50%	0.60% 0.60%	0.70% 0.70%	1.20% 1.20%
	Purchase at ATM (3) Purchase at ATM - Late presentment (3)	2.10% 2.10%	-	RUB 5 RUB 5	0.50% 0.50%	-	-	-	-	-	-	-	-	-	-	-	-	-  -
World Black Edition	Low Value Payment (1)	-	-	-	-	0.50%	-	-	-	-	-	-	-	-	-	-	-	-
Mastercard World Elite	Mobile Initiated Top-Up Contactless Terminal	- 2.15%	- 0.00%	- RUB 5	- 0.50%	- 0.50%	0.80%	1.00%	1.20%	1.30%	1.00%	0.95%	- 2.15%	- 2.15%	- 2.15%		- 0.70%	-  -
	Contactless (1)	2.15%	0.00% 0.00%	RUB 5	0.50%	0.50%	0.80%	1.00%	1.20%	1.30%	-	-	2.15%	2.15%	2.15%	0.60% 0.60%	0.70% 0.70%	-
	Chip Terminal Full Chip	2.15% 2.15%	0.00%	RUB 5 RUB 5	0.50% 0.50%	0.50% 0.50%	0.80% 0.80%	1.00% 1.00%	1.20% 1.20%	1.30% 1.30%	-	-	2.15% 2.15%	2.15% 2.15%	2.15% 2.15%	0.60%	0.70%	-
	Chip Card Enhanced Electronic	2.15% 2.15%	0.00% 0.00%	RUB 5 RUB 5	0.50% 0.50%	0.50% 0.50%	0.80% 0.80%	1.00% 1.00%	1.20% 1.20%	1.30% 1.30%	-	-	2.15% 2.15%	2.15% 2.15%	2.15% 2.15%		0.70% 0.70%	-  -
	Merchant UCAF	2.30%	0.00%	RUB 5	0.50%	0.50%	0.80%	1.00%	1.20%	1.30%	1.70%	1.10%	1.45%	0.80%	0.50%	0.60%	0.70%	1.20%
	Full UCAF Base	2.30% 2.30%	0.00% 0.00%	RUB 5 RUB 5	0.50% 0.50%	0.50% 0.50%	0.80% 0.80%	1.00% 1.00%	1.20% 1.20%	1.30% 1.30%	1.80%	1.20% 1.70%	1.45% 2.15%	0.80% 2.15%	0.50% 2.15%	0.60% 0.60%	0.70% 0.70%	1.20% 1.20%
	Purchase at ATM (3)	2.15%	-	RUB 5	0.50%	-	-	-	-	-	-	-	-	-	-	-	-	-
Mastercard Titanium	Purchase at ATM - Late presentment (3) Low Value Payment (1)	2.15%	-	RUB 5 -	0.50%	0.50%	-	-	-	-	-	-	-	-	-	-	-	-
	Mobile Initiated Top-Up Contactless Terminal	- 2.30%	- 0.00%	- RUB 5	- 0.50%	- 0.50%	- 0.80%	- 1.00%	- 1.20%	- 1.30%	1.00%	0.95%	- 2.30%	- 2.30%	- 2.30%	- 0.50%	- 0.70%	-  -
	Contactless (1)	2.30%	0.00%	RUB 5	0.50%	0.50%	0.80%	1.00%	1.20%	1.30%	-	-	2.30%	2.30%	2.30%	0.60%	0.70%	-
	Chip Terminal Full Chip	2.30% 2.30%	0.00% 0.00%	RUB 5 RUB 5	0.50% 0.50%	0.50% 0.50%	0.80% 0.80%	1.00% 1.00%	1.20% 1.20%	1.30% 1.30%	-	-	2.30% 2.30%	2.30% 2.30%	2.30% 2.30%	0.60% 0.60%	0.70% 0.70%	-  -
	Chip Card	2.30%	0.00%	RUB 5	0.50%	0.50%	0.80%	1.00%	1.20%	1.30%	-	-	2.30%	2.30%	2.30%	0.60%	0.70%	-
	Enhanced Electronic Merchant UCAF	2.30% 2.45%	0.00% 0.00%	RUB 5 RUB 5	0.50% 0.50%	0.50% 0.50%	0.80% 0.80%	1.00% 1.00%	1.20%	1.30% 1.30%	- 1.70%	1.10%	2.30% 1.45%	2.30% 0.80%	2.30% 0.50%	0.60%	0.70% 0.70%	1.20%
	Full UCAF	2.45%	0.00%	RUB 5	0.50%	0.50%	0.80%	1.00%	1.20%	1.30%	1.80%	1.20% 1.70%	1.45%	0.80%	0.50% 2.30%	0.60% 0.60%	0.70% 0.70%	1.20%
	Base Purchase at ATM (3)	2.45% 2.30%	U.UU%  -	RUB 5 RUB 5	0.50% 0.50%	0.50%	0.80%	1.00%	1.20%	1.30%	-	1./U% -	2.30%	2.30%	∠.JU70 -	- -	- -	1.20%
	Purchase at ATM - Late presentment (3)	2.30%	-	RUB 5	0.50%	<u> </u> -	-	<u> </u> -	-	-	-		<u> -</u>	-	-		-	-

(1) Transaction amount must be less than or equal to RUB 1,000.00

(2) Capped at 10,000.00 RUB

(3) Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 4900, 6050, 6051

Valid From: Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Tax Payments	Government Services	Utilities	Fast Food	Petrol & Real Estate (3), Public School, Railways 2nd Class	Children's Goods and Toys Stores	MasterPass InApp	M-Commerce	High Volume M-Commerce	Charities	High Volume Groceries	Very High Volume Groceries	Postal Services - Government Only
Maestro	Low Value Payment (1)	-	-	-	-	0.50%	-	-	-	-	-	-	-	-	-
	Mobile Initiated Top-Up	-	-	-	-	-	-	-	-	1.00%	0.95%	-	-	-	-
	Contactless Terminal	1.30%	0.00%	RUB 5	0.50%	0.50%	0.80%	0.90%	-	-	-	0.70%	0.80%	0.50%	0.50%
	Contactless (1)	1.50%	0.00%	RUB 5	0.50%	0.50%	0.80%	0.90%	-	-	-	0.70%	0.80%	0.50%	0.60%
	Chip Terminal	1.40%	0.00%	RUB 5	0.50%	0.50%	0.80%	0.90%	-	-	-	0.70%	0.80%	0.50%	0.60%
	Full Chip	1.50%	0.00%	RUB 5	0.50%	0.50%	0.80%	0.90%	-	-	-	0.70%	0.80%	0.50%	0.60%
	Chip Card	1.60%	0.00%	RUB 5	0.50%	0.50%	0.80%	0.90%	-	-	-	0.70%	-	-	0.60%
	Chip - Late presentment	1.65%	0.00%	RUB 5	0.50%	0.50%	0.80%	0.90%	-	-	-	0.70%	-	-	0.60%
	PIN Verified	1.50%	0.00%	RUB 5	0.50%	0.50%	0.80%	0.90%	-	-	-	0.70%	-	-	0.60%
	Signature Verified	1.60%	0.00%	RUB 5	0.50%	0.50%	0.80%	0.90%	-	-	-	0.70%	-	-	0.60%
	Secure e-& m-commerce	1.65%	0.00%	RUB 5	0.50%	0.50%	0.80%	0.90%	0.90%	1.10%	1.10%	0.70%	0.80%	0.50%	0.60%
	Mail Order/Telephone Order (2)	1.65%	0.00%	RUB 5	0.50%	-	0.80%	0.90%	0.90%	-	-	0.70%	-	-	0.60%
	Purchase at ATM (4)	1.20%	-	RUB 5	0.50%	-	-	-	-	0.90%	0.90%	-	-	-	-
	Purchase at ATM - Late presentment (4)	1.70%	<b> </b> -	RUB 5	0.50%	-	-	-	-	1.00%	1.00%	_	-	-	-

(1) Transaction amount must be less than or equal to RUB 1,000.00 (2) Credit refund transactions only

(3) Capped at 10,000.00 RUB

(4) Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 4900, 6050, 6051



## Russia - Domestic Interchange Fees

Valid From: Commercial Card Interchange Fees Apr 01, 2021

Payment Product	Fee Tier	General	Tax Payments	Government Services	Utilities	Real Estate (2), Railways 2nd Class	Railways, Airlines, Transportation, Very High Volume Petrol, Public School	and Toys Stores	Petrol	Very High Volume Groceries	Postal Services - Government Only	MasterPass InApp	B2B Wholesale and Distribution (4)	Charities	Travel Agencies
Mastercard Corporate Credit	Low Value Payment (1)	-	-	-	-	-	-	-	-	-	-	-	-	_	-
Mastercard Electronic Corporate	Mobile Initiated Top-Up	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mastercard Preferred Business Card	Contactless Terminal	2.15%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	0.50%	0.50%	-	0.50%	0.70%	0.50%
	Contactless (1)	2.15%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	0.50%	0.60%	-	0.50%	0.70%	0.50%
	Chip Terminal	2.15%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	0.50%	0.60%	-	0.50%	0.70%	0.50%
	Full Chip	2.15%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	0.50%	0.60%	-	0.50%	0.70%	0.50%
	Chip Card	2.15%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	-	0.60%	-	-	0.70%	0.50%
	Enhanced Electronic	2.15%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	-	0.60%	-		0.70%	0.50%
	Merchant UCAF	2.30%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	0.50%	0.60%	1.20%		0.70%	0.50%
	Full UCAF	2.30%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	0.50%	0.60%	1.20%		0.70%	0.50%
	Base	2.30%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	0.50%	0.60%	1.20%	2.30%	0.70%	0.50%
	Purchase at ATM (3)	2.15%	-	RUB 5	0.50%	-	-	-	-	-	-	-	-	-	-
	Purchase at ATM - Late presentment (3)	2.15%	-	RUB 5	0.50%	-	-	-	-	-	-	-	-	-	-
Mastercard Corporate	Low Value Payment (1)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mastercard Corporate Immediate Debit		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mastercard Central Travel Solution Air		1.85%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	0.50%	0.50%	-		0.70%	0.50%
Mastercard B2B	Contactless (1)	2.05%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	0.50%	0.60%	-		0.70%	0.50%
Mastercard Fleet Card	Chip Terminal	1.95%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	0.50%	0.60%	-		0.70%	0.50%
Mastercard Purchansing Card	Full Chip	2.05%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	0.50%	0.60%	-		0.70%	0.50%
	Chip Card	2.10%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	-	0.60%	-		0.70%	0.50%
	Enhanced Electronic	2.05%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	-	0.60%	-		0.70%	0.50%
	Merchant UCAF	2.20%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	0.50%	0.60%	1.20%		0.70%	0.50%
	Full UCAF	2.20%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	0.50%	0.60%	1.20%		0.70%	0.50%
	Base	2.20%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	0.50%	0.60%	1.20%	2.15%	0.70%	0.50%
	Purchase at ATM (3)	2.05%	-	RUB 5	0.50%	-	_	-	_	-	-	-	-	-	-
Marahamand Durainasa	Purchase at ATM - Late presentment (3)	2.15%	-	RUB 5	0.50%	-	-	-	-	<del>-</del>	- 	- 	- 	- 	-
Mastercard Business Mastercard Electronic Business Card	Low Value Payment (1)  Mobile Initiated Top-Up	-	-	-	_	-	-	-	_	_	-	-	-	-	-
Mastercard Professional Card	Contactless Terminal	1.75%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	0.50%	0.50%		0.50%	0.70%	0.50%
Mastercara i Toressional Cara	Contactless (1)	1.95%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	0.50%	0.60%			0.70%	0.50%
	Chip Terminal	1.85%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	0.50%	0.60%	_		0.70%	0.50%
	Full Chip	1.95%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	0.50%	0.60%	_		0.70%	0.50%
	Chip Card	2.00%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	-	0.60%	_		0.70%	0.50%
	Enhanced Electronic	1.95%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	_	0.60%	_		0.70%	0.50%
	Merchant UCAF	2.10%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	0.50%	0.60%	1.20%		0.70%	0.50%
	Full UCAF	2.10%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	0.50%	0.60%	1.20%		0.70%	0.50%
	Base	2.10%	0.00%	RUB 5	0.50%	0.80%	1.00%	1.20%	1.30%	0.50%	0.60%	1.20%		0.70%	0.50%
	Purchase at ATM (3)	1.95%	-	RUB 5	0.50%	-	_	-	-	-	-	-	-	-	-
	Purchase at ATM - Late presentment (3)		-	RUB 5	0.50%	-	_	-	-	_	-	-	-	_	-

<sup>(1)</sup> Transaction amount must be less than or equal to RUB 1,000.00 (2) Capped at 10,000.00 RUB

<sup>(3)</sup> Purchase at ATM and purchase at ATM - late presentment only available for MCC 4814, 4900, 6050, 6051 (4) Capped at 1,000.00 RUB

## Russia - Additional Information

Overview MCC Groups

MCC 4900: Utilities Utilities

MCC 9211: Court Costs including Alimony and Child Support Government services

MCC 9222: Fines MCC 9223: Bail and Bond Payments MCC 9399: Government Services - not classified elsewhere

MCC 4112: Railways Railways Second Class (1) MCC 4112: Railways

MCC 4111: Paypass mandate as of September 2014 Transportation (1) MCC 4131: Paypass mandate as of September 2014 MCC 3000 - 3350 Airlines MCC 4511: Air Carriers, Airlines - not elsewhere classified

Fast Food MCC 5814: Fast Food Restaurants

MCC 4814: Telecommunication Services including but not limited to prepaid phone services and recurring phone services MCC 4814: Telecommunication Services including but not limited to prepaid phone services and recurring phone services High Volume M-commerce (1)

B2B Wholesale and Distribution (1) MCC 5300: Wholesale Clubs MCC 5039: Construction Materials Not Elsewhere Classified

MCC 7375: Information Retrieval Services MCC 5045: Computers Computer Peripheral Equipment Software MCC 5074: Plumbing and Heating Equipment MCC 5199: Non-Durable Goods (Not Elsewhere Classified) MCC 5072: Hardware Equipment and Supplies MCC 5013: Motor Vehicle Supplies and New Parts

MCC 5137: Men's, Women's, Children's Uniforms— Commercial Cloth MCC 5193: Florist Supplies, Nursery Stock, and Flowers MCC 5047: Dental, Laboratory, Medical, Ophthalmic Hospital Equipment, and Supplies

MCC 5021: Office and Commercial Furniture MCC 5131: Piece Goods Notions and Other Dry Goods

MCC 5046: Commercial Equipment Not Elsewhere Classified MCC 5085: Industrial Supplies Not Elsewhere Classified MCC 5099: Durable Goods Not Elsewhere Classified MCC 5122: Drugs, Drug Proprietaries, and Druggist's Supplies MCC 5172: Petroleum and Petroleum Products

Petrol MCC 5541: Service Stations MCC 5542: Fuel Dispenser, Automated MCC 5541: Service Stations High Volume Petrol (1)

MCC 5542: Fuel Dispenser, Automated Very High Volume Petrol (1) MCC 5541: Service Stations MCC 5542: Fuel Dispenser, Automated

Automobile & Truck Dealers MCC 5511: Automobile and Truck Dealers -- Sales, Service, Repairs, Parts, and Leasing

MCC 5065: Electrical Parts and Equipment

Travel agencies MCC 4722: Travel Agencies and Tour Operators MCC 5411: Grocery Stores, Supermarkets Groceries High Volume Groceries (1) MCC 5411: Grocery Stores, Supermarkets Very High Volume Groceries (1) MCC 5411: Grocery Stores, Supermarkets Tax Payments (1) MCC 9311: Tax Payments

Postal Services MCC 9402: Postal Services - Government Only

Public School MCC 8211: Schools, Elementary and Secondary MCC 8220: Colleges, Universities, Professional Schools, and Junior Colleges

Children's Goods and Toys Stores (1) MCC 5641: Children's and Infants' Wear Stores MCC 5945: Hobby, Toy and Game Shops

Real Estate

MCC 6513: Real Estate Agents and Managers—Rentals MCC 7995: Gambling Transactions Gambling

MasterPass InApp (1) N/A

Medical Services MCC 8011: Doctor, (Not elsewhere classified) MCC 8021: Dentists, Orthodontists MCC 8031: Osteopathic Physicians MCC 8041: Chiropractors MCC 8042: Optometrists, Ophthalmologists

MCC 8043: Opticians, Optical Goods & Eyeglasses MCC 8049: Chiropodists, Podiatrists MCC 8050: Nursing And Personal Care Facilities MCC 8062: Hospitals MCC 8071: Medical And Dental Laboratories MCC 5912: Drug Stores, Pharmacies

Charities MCC 8398: Charities Taxi & Car Rental MCC 4121: Taxi Cabs and Limousines MCC 7512: Car rental Agencies

**Drug Stores** 

- Moneysend Funding Transaction only available for MCC 6538 and Moneysend Payment Transaction only available for MCC 6536 - A maximum amount of RUB 3.50 is applicable to refund transactions with a consumer product (processing code 20) - 75 percent of the purchase rates is applicable to refund transactions with a commercial product (processing code 20) - (1) Requires pre-approval by Mastercard and use of a Mastercard Assigned ID