

Consumer Card Interchange Fees

Payment Product	Fee Tier	General	Tax Payments	Utilities & Government Services	Fast Food	Postal Services - Government Only	Petrol & Real Estate (3)	Railways, Airlines & Transportation	M-Commerce	High Volume M-Commerce	High Volume Groceries	Very High Volume Groceries	MasterPass InApp	Charity
Maestro	Low Value Payment (1)	-	-	-	0.50%	-	-	-	-	-	-	-	-	-
Maestro Prepaid	Mobile Initiated Top-Up	-	-	-	-	-	-	-	1.00%	0.80%	-	-	-	-
	Contactless Terminal	0.70%	0.00%	RUB 5	0.50%	0.50%	0.80%	0.70%	-	-	0.75%	0.45%	-	0.70%
	Contactless (1)	0.90%	0.00%	RUB 5	0.50%	0.60%	0.80%	0.90%	-	-	0.80%	0.50%	-	0.70%
	Chip Terminal	0.80%	0.00%	RUB 5	0.50%	0.60%	0.80%	0.80%	-	-	0.80%	0.50%	-	0.70%
	Full Chip	0.90%	0.00%	RUB 5	0.50%	0.60%	0.80%	0.90%	-	-	0.80%	0.50%	-	0.70%
	Chip Card	1.00%	0.00%	RUB 5	0.50%	0.60%	0.80%	1.00%	-	-	-	-	-	0.70%
	Chip - Late presentment	1.00%	0.00%	RUB 5	0.50%	0.60%	0.80%	1.00%	-	-	-	-	-	0.70%
	PIN Verified	0.90%	0.00%	RUB 5	0.50%	0.60%	0.80%	0.90%	-	-	-	-	-	0.70%
	Signature Verified	1.00%	0.00%	RUB 5	0.50%	0.60%	0.80%	1.00%	-	-	-	-	-	0.70%
	Secure e- & m-commerce	1.10%	0.00%	RUB 5	0.50%	0.60%	0.80%	1.00%	1.10%	1.10%	0.80%	0.50%	0.90%	0.70%
	Mail Order/Telephone Order (2)	1.10%	0.00%	RUB 5	-	0.60%	0.80%	1.00%	-	-	-	-	0.90%	0.70%
	Purchase at ATM (4)	0.90%	-	RUB 5	-	-	-	-	0.90%	0.90%	-	-	-	-
	Purchase at ATM - late presentment (4)	1.00%	-	RUB 5	-	-	-	-	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:
1-Jul-20

Commercial Card Interchange Fees

Payment Product	Fee Tier	General	Tax Payments	Utilities & Government Services	Postal Services - Government Only	Real Estate (2)	Railways, Airlines, Transportation, Travel Agencies, Very High Volume Petrol, Public School	Fast Food	M-Commerce	High Volume, M-Commerce	B2B Wholesale and Distribution (4)	High Volume Petrol, Children's Good and Toys Stores	Petrol	Automobiles & Truck Dealers	Groceries	High Volume Groceries	Very High Volume Groceries	MasterPass InApp	Charity
Mastercard Corporate Credit	Low Value Payment (1)	-	-	-	-	-	-	0.50%	-	-	-	-	-	-	-	-	-	-	-
Mastercard Electronic Corporate	Mobile Initiated Top-Up	-	-	-	-	-	-	-	1.00%	0.80%	-	-	-	-	-	-	-	-	-
Mastercard Preferred Business Card	Contactless Terminal	1.90%	0.00%	RUB 5	0.50%	0.80%	1.00%	0.50%	-	-	0.50%	1.20%	1.30%	1.20%	1.90%	0.75%	0.45%	-	0.70%
	Contactless (1)	2.10%	0.00%	RUB 5	0.60%	0.80%	1.00%	0.50%	-	-	0.50%	1.20%	1.30%	1.20%	2.10%	0.80%	0.50%	-	0.70%
	Chip Terminal	2.00%	0.00%	RUB 5	0.60%	0.80%	1.00%	0.50%	-	-	0.50%	1.20%	1.30%	1.20%	2.00%	0.80%	0.50%	-	0.70%
	Full Chip	2.10%	0.00%	RUB 5	0.60%	0.80%	1.00%	0.50%	-	-	0.50%	1.20%	1.30%	1.20%	2.10%	0.80%	0.50%	-	0.70%
	Chip Card	2.20%	0.00%	RUB 5	0.60%	0.80%	1.00%	0.50%	-	-	-	1.20%	1.30%	1.20%	2.20%	-	-	-	0.70%
	Enhanced Electronic	2.10%	0.00%	RUB 5	0.60%	0.80%	1.00%	0.50%	-	-	-	1.20%	1.30%	1.20%	2.10%	-	-	-	0.70%
	Merchant UCAF	1.70%	0.00%	RUB 5	0.60%	0.80%	1.00%	0.50%	1.70%	1.10%	0.50%	1.20%	1.30%	1.20%	1.70%	0.80%	0.50%	1.20%	0.70%
	Full UCAF	1.80%	0.00%	RUB 5	0.60%	0.80%	1.00%	0.50%	1.80%	1.20%	0.50%	1.20%	1.30%	1.20%	1.80%	0.80%	0.50%	1.20%	0.70%
	Base	2.30%	0.00%	RUB 5	0.60%	0.80%	1.00%	2.30%	2.30%	1.70%	2.30%	1.30%	1.20%	2.30%	2.30%	2.30%	2.30%	1.20%	0.70%
	Purchase at ATM (3)	1.80%	-	RUB 5	-	-	-	-	1.80%	1.80%	-	-	-	-	-	-	-	-	-
	Purchase at ATM - Late presentment (4)	2.30%	-	RUB 5	-	-	-	-	2.30%	2.30%	-	-	-	-	-	-	-	-	-
Mastercard Corporate	Low Value Payment (1)	-	-	-	-	-	-	0.50%	-	-	-	-	-	-	-	-	-	-	-
Mastercard Corporate Immediate Debit	Mobile Initiated Top-Up	-	-	-	-	-	-	-	1.00%	0.80%	-	-	-	-	-	-	-	-	-
Mastercard Central Travel Solution Air	Contactless Terminal	1.75%	0.00%	RUB 5	0.50%	0.80%	1.00%	0.50%	-	-	0.50%	1.20%	1.30%	1.20%	1.75%	0.75%	0.45%	-	0.70%
Mastercard B2B	Contactless (1)	1.95%	0.00%	RUB 5	0.60%	0.80%	1.00%	0.50%	-	-	0.50%	1.20%	1.30%	1.20%	1.95%	0.80%	0.50%	-	0.70%
Mastercard Fleet Card	Chip Terminal	1.85%	0.00%	RUB 5	0.60%	0.80%	1.00%	0.50%	-	-	0.50%	1.20%	1.30%	1.20%	1.85%	0.80%	0.50%	-	0.70%
Mastercard Purchasing Card	Full Chip	1.95%	0.00%	RUB 5	0.60%	0.80%	1.00%	0.50%	-	-	0.50%	1.20%	1.30%	1.20%	1.95%	0.80%	0.50%	-	0.70%
	Chip Card	2.05%	0.00%	RUB 5	0.60%	0.80%	1.00%	0.50%	-	-	-	1.20%	1.30%	1.20%	2.05%	-	-	-	0.70%
	Enhanced Electronic	1.95%	0.00%	RUB 5	0.60%	0.80%	1.00%	0.50%	-	-	-	1.20%	1.30%	1.20%	1.95%	-	-	-	0.70%
	Merchant UCAF	1.55%	0.00%	RUB 5	0.60%	0.80%	1.00%	0.50%	1.55%	1.10%	0.50%	1.20%	1.30%	1.20%	1.55%	0.80%	0.50%	1.20%	0.70%
	Full UCAF	1.65%	0.00%	RUB 5	0.60%	0.80%	1.00%	0.50%	1.65%	1.20%	0.50%	1.20%	1.30%	1.20%	1.65%	0.80%	0.50%	1.20%	0.70%
	Base	2.15%	0.00%	RUB 5	0.60%	0.80%	1.00%	2.15%	2.15%	1.70%	2.15%	1.20%	1.30%	2.15%	2.15%	2.15%	2.15%	1.20%	0.70%
	Purchase at ATM (3)	1.65%	-	RUB 5	-	-	-	-	1.65%	1.65%	-	-	-	-	-	-	-	-	-
	Purchase at ATM - Late presentment (4)	2.15%	-	RUB 5	-	-	-	-	2.15%	2.15%	-	-	-	-	-	-	-	-	-
Mastercard Business	Low Value Payment (1)	-	-	-	-	-	-	0.50%	-	-	-	-	-	-	-	-	-	-	-
Mastercard Electronic Business Card	Mobile Initiated Top-Up	-	-	-	-	-	-	-	1.00%	0.80%	-	-	-	-	-	-	-	-	-
Mastercard Professional Card	Contactless Terminal	1.65%	0.00%	RUB 5	0.50%	0.80%	1.00%	0.50%	-	-	0.50%	1.20%	1.30%	1.20%	1.65%	0.75%	0.45%	-	0.70%
	Contactless (1)	1.85%	0.00%	RUB 5	0.60%	0.80%	1.00%	0.50%	-	-	0.50%	1.20%	1.30%	1.20%	1.85%	0.80%	0.50%	-	0.70%
	Chip Terminal	1.75%	0.00%	RUB 5	0.60%	0.80%	1.00%	0.50%	-	-	0.50%	1.20%	1.30%	1.20%	1.75%	0.80%	0.50%	-	0.70%
	Full Chip	1.85%	0.00%	RUB 5	0.60%	0.80%	1.00%	0.50%	-	-	0.50%	1.20%	1.30%	1.20%	1.85%	0.80%	0.50%	-	0.70%
	Chip Card	1.95%	0.00%	RUB 5	0.60%	0.80%	1.00%	0.50%	-	-	-	1.20%	1.30%	1.20%	1.95%	-	-	-	0.70%
	Enhanced Electronic	1.85%	0.00%	RUB 5	0.60%	0.80%	1.00%	0.50%	-	-	-	1.20%	1.30%	1.20%	1.85%	-	-	-	0.70%
	Merchant UCAF	1.45%	0.00%	RUB 5	0.60%	0.80%	1.00%	0.50%	1.45%	1.10%	0.50%	1.20%	1.30%	1.20%	1.45%	0.80%	0.50%	1.20%	0.70%
	Full UCAF	1.55%	0.00%	RUB 5	0.60%	0.80%	1.00%	0.50%	1.55%	1.20%	0.50%	1.20%	1.30%	1.20%	1.55%	0.80%	0.50%	1.20%	0.70%
	Base	2.05%	0.00%	RUB 5	0.60%	0.80%	1.00%	2.05%	2.05%	1.70%	2.05%	1.20%	1.30%	2.05%	2.05%	2.05%	2.05%	1.20%	0.70%
	Purchase at ATM (3)	1.55%	-	RUB 5	-	-	-	-	1.55%	1.55%	-	-	-	-	-	-	-	-	-
	Purchase at ATM - Late presentment (4)	2.05%	-	RUB 5	-	-	-	-	2.05%	2.05%	-	-	-	-	-	-	-	-	-

(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

(4) Capped at 1,000.00 RUB



Russia - Additional Information

Overview MCC Groups

Utilities & Government services	MCC 4900: Utilities MCC 9211: Court Costs including Alimony and Child Support MCC 9222: Fines MCC 9223: Bail and Bond Payments MCC 9399: Government Services - not classified elsewhere
Railways	MCC 4112: Railways
Transportation (1)	MCC 4111: Paypass mandate as of September 2014 MCC 4131: Paypass mandate as of September 2014
Airlines	MCC 3000 - 3350 MCC 4511: Air Carriers, Airlines - not elsewhere classified
Fast Food	MCC 5814: Fast Food Restaurants
M-Commerce (1) High Volume M-commerce (1)	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
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 5065: Electrical Parts and Equipment 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 Proprietarys, and Druggist's Supplies MCC 5172: Petroleum and Petroleum Products
Petrol	MCC 5541: Service Stations MCC 5542: Fuel Dispenser, Automated
High Volume Petrol (1)	MCC 5541: Service Stations
Very High Volume Petrol (1)	MCC 5542: Fuel Dispenser, Automated MCC 5541: Service Stations MCC 5542: Fuel Dispenser, Automated
Automobile & Truck Dealers	MCC 5511: Automobile and Truck Dealers -- Sales, Service, Repairs, Parts, and Leasing
Travel agencies	MCC 4722: Travel Agencies and Tour Operators
Groceries High Volume Groceries (1) Very High Volume Groceries (1)	MCC 5411: Grocery Stores, Supermarkets MCC 5411: Grocery Stores, Supermarkets 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 Good 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
Gambling	MCC 7995: Gambling Transactions
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: Chiroprodists, Podiatrists MCC 8050: Nursing And Personal Care Facilities MCC 8062: Hospitals MCC 8071: Medical And Dental Laboratories
Drug Stores	MCC 5912: Drug Stores, Pharmacies
Charity	MCC 8398: Organizations, Charitable and Social Services

Note:

- 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