

# Visa Russian Federation Interchange Reimbursement Fees<sup>1</sup>

Effective 1 September 2021, the following interchange rates apply to domestic purchase transactions processed through Visa Payment System. These domestic interchange rates are applicable for Visa branded consumer and commercial cards issued in the Russian Federation and used at merchants that are acquired in the Russian Federation.

Visa uses interchange reimbursement fees as transfer fees between issuers and acquirers to balance and grow the payment system for the benefit of all participants in the market. Merchants do not pay interchange reimbursement fees; merchants pay a "merchant discount rate" to their acquirer for variety of processing services provided by the respective financial institution and interchange may only be one component of their overall merchant discount rate.

## Industry and High Volume Programs

Merchant Segment Rate Programs	Base Rate	Other Rate	Notes
<b>Tax Payments</b>	0.00%		
<b>Government, Utilities, and Postal Services - Government Only</b>	0.50%		
<b>Micro Merchant</b> program	1.00%		
<b>Licensed Healthcare</b>	1.00%		
<b>Licensed Education</b>	1.00%		
<b>Pharmacy</b>	1.30%		
<b>Real Estate</b>	0.80% (cap RUB 10,000)		
<b>Car Dealership</b>	0.80% (cap RUB 10,000)		
<b>Quick service restaurants</b>	0.50%		Applies to ticket size of RUB500 and below
<b>Quick service restaurants</b> High Volume program	0.50%		
<b>Airlines</b>	1.00%		With an exempt of certain product types
<b>Travel Agent</b>	1.00%		With an exempt of certain product types
<b>Mobile Top-Up</b> High Volume program (Tier 1)	1.00%		
<b>Mobile Top-Up</b> High Volume program (Tier 2)	0.80%		
<b>Transportation services</b>	0.95%	1.20%	0.80% for Electron Base Rate
<b>Railways</b> High Volume program	1.00%		0.80% for Electron Base Rate
<b>Payment-on-Delivery E-Commerce</b> High Volume program	1.00%		
<b>Bill payments</b> High Volume program	1.30%		0.80% for Electron Base Rate
<b>Children's Good and Toys Stores</b> High Volume program	1.20%	1.55%	0.80% for Electron Base Rate
<b>Household Appliance Stores</b> High Volume program	1.20%	1.55%	0.80% for Electron Base Rate
<b>DIY Furniture</b> High Volume program	1.50%	1.65%	
<b>Wholesale B2B</b>	0.50% (cap RUB 1,000)		With an exempt of certain product types
<b>Fuel</b>	1.30%		0.80% for Electron Base Rate
<b>Fuel</b> High Volume program	1.00%		0.80% for Electron Base Rate
<b>Supermarkets</b>	1.00%		0.80% for Electron Base Rate, with an exempt of certain product types
<b>Supermarkets</b> High Volume program	0.50%		With an exempt of certain product types, 0.60% if program requirements are not met

<sup>1</sup> The rates are provided for reference only. While Visa will use its best efforts to ensure that this document is up to date, Visa does not guarantee that it is so. In the event of any discrepancy between these rates and rates that are deemed official by Visa, the rates that are deemed official will apply.

## Applicable rates for All Other Merchants

Product Rates	Base rate	Other rate
Visa Electron	0.80%	0.95%
Visa Classic	1.50%	1.65%
Visa Gold	1.55%	1.70%
Visa Business, Visa Corporate, Visa Purchasing	1.95%	2.10%
Visa Platinum	1.98%	2.13%
Visa Prepaid	2.00%	2.15%
Visa Rewards, Visa Signature, Visa Infinite, Visa Platinum Business,	2.10%	2.25%
Visa Signature Business	2.15%	2.30%
Visa Ultra High Net Worth	2.20%	2.35%

## Mobile Push Payments

Mobile Push Payment Rates	Rate
Micro Merchant program	1.00%
Others	2.10%

## Merchant Category Codes for Segment and High Volume Programs

Merchant Segments	Applicable Merchant Category Codes
Tax Payments	9311 (Tax payments)
Government services	9211 (Court costs), 9222 (Fines), 9223 (Bail and bond payments), 9399 (Government services), 9311 (Tax payments)
Utilities services	4900 (Utilities)
Postal Services - Government Only	9402 (Postal Services - Government Only)
Micro Merchant	All except Airlines, Lodging, Government, Financial/Non-Financial Institutions and other high risk brand MCCs
Licensed Healthcare	4119 (Ambulance Services), 5047 (Medical, Dental, Ophthalmic and Hospital Equipment and Supplies), 5975 (Hearing Aids), 5976 (Orthopedic Goods), 7277 (Counseling Services), 8011 (Doctors and Physicians), 8021 (Dentists and Orthodontists), 8031 (Osteopaths), 8041 (Chiropractors), 8042 (Optometrists and Ophthalmologists), 8043 (Opticians, Optical Goods, and Eyeglasses), 8049 (Podiatrists and Chiropractors), 8050 (Nursing and Personal Care Facilities), 8062 (Hospitals), 8071 (Medical and Dental Laboratories), 8099 (Medical Services and Health Practitioners)
Licensed Education	8211 (Elementary and Secondary Schools), 8220 (Colleges, Universities, Professional Schools, and Junior Colleges), 8241 (Correspondence Schools), 8244 (Business and Secretarial Schools), 8249 (Vocational and Trade Schools), 8299 (Schools and Educational Services)
Pharmacy	5122 (Drugs, Drug Proprietaries, and Druggist Sundries), 5912 (Drug Stores and Pharmacies)
Real Estate	6513 (Real Estate Agents and Managers (Rentals))
Car Dealership	5511 (Car & truck dealers – new & used), 5521 (Car & truck dealers – used only)
Quick service restaurants	5814 (Fast food restaurants)
Airlines	3000 – 3350, 4511 (Air Carriers, Airlines - not elsewhere classified)
Travel Agent	4722 (Travel Agencies and Tour Operators)

Visa Public

<b>Mobile Top-Up</b> High Volume program	4814 (Telecommunication Services)
<b>Transportation services</b>	4111 (Local and suburban commuter transportation, incl. ferries), 4121 (Taxicabs and limousines), 4131 (Bus lines), 4784 (Tolls and bridge fees), 7523 (Parking lots/garages)
<b>Railways</b> High Volume program	4111 (Local and suburban commuter passenger transportation, incl ferries) 4112 (Passenger railways)
<b>Payment-on-Delivery E-Commerce</b> High Volume program	4215 (Courier Services)
<b>Bill payments</b> High Volume program	5960 (Direct marketing insurance), 6300 (Insurance sales, underwriting & premiums)
<b>Children's Good and Toys Stores</b> High Volume program	5641 (Children's and Infants' Wear Stores)
	5945 (Hobby, Toy and Game Shops)
<b>Household Appliance Stores</b> High Volume program	5722 (Household Appliance Stores)
<b>DIY Furniture</b> High Volume program	5200 (Home Supply Warehouse Stores), 5211 (Lumber and Building Materials Stores), 5261 (Nurseries and Lawn and Garden Supply Stores), 5712 (Furniture, Home Furnishings, and Equipment Stores), 5719 (Misc. Home Furnishing Specialty Stores)
<b>Wholesale B2B</b>	5300 (Wholesale Clubs), 2741 (Miscellaneous Publishing and Printing), 2791 (Typesetting, Plate Making and Related Services), 2842 (Specialty Cleaning, Polishing and Sanitation Preparations), 4722 (Travel Agencies and Tour Operators), 5013 (Motor Vehicle Supplies and New Parts), 5021 (Office and Commercial Furniture), 5039 (Construction Materials (Not Elsewhere Classified), 5044 (Photographic, Photocopy, Microfilm Equipment and Supplies), 5045 (Computers and Computer Peripheral Equipment and Software), 5046 (Commercial Equipment (Not Elsewhere Classified), 5047 (Medical, Dental, Ophthalmic and Hospital Equipment and Supplies), 5051 (Metal Service Centers and Offices), 5065 (Electrical Parts and Equipment), 5072 (Hardware, Equipment and Supplies), 5074 (Plumbing and Heating Equipment and Supplies), 5085 (Industrial Supplies (Not Elsewhere Classified), 5094 (Precious Stones and Metals, Watches and Jewelry), 5099 (Durable Goods (Not Elsewhere Classified), 5111 (Stationery, Office Supplies, Printing and Writing Paper), 5122 (Drugs, Drug Proprietaries, and Druggist Sundries), 5131 (Piece Goods, Notions, and Other Dry Goods), 5137 (Men's, Women's, and Children's Uniforms and Commercial Clothing), 5139 (Commercial Footwear), 5169 (Chemicals and Allied Products (Not Elsewhere Classified), 5172 (Petroleum and Petroleum Products), 5192 (Books, Periodicals and Newspapers), 5193 (Florists Supplies, Nursery Stock and Flowers), 5198 (Paints, Varnishes and Supplies), 5199 (Nondurable Goods (Not Elsewhere Classified), 7375 (Information Retrieval Services), 7829 (Motion Picture and Video Tape Production and Distribution)
<b>Fuel</b>	5541 (Service stations), 5542 (Automated fuel dispensers)
<b>Supermarkets</b>	5411 (Grocery Stores, Supermarkets)