

Fees for services provided in the faster payments service of the Bank of Russia payment system

1. Bank of Russia fees for services provided in the faster payments service of the Bank of Russia payment system (FPS¹) paid by FPS participants when making funds transfers from individuals to individuals and from individuals to legal entities (as payment for goods, works or services), effective from 1 January 2020:

Fees	Fees, rubles ²	
1. Fees for funds transfers (except for fees listed in clause 2)		
1.1. Debiting funds from a payer's account ³		
Transfer amount, rubles	up to 125.00	0.05
	From 125.01 to 250.00	0.12
	From 250.01 to 1,000.00	0.30
	From 1,000.01 to 3,000.00	0.80
	From 3,000.01 to 6,000.00	2.00
	From 6,000.01 to 600,000.00	3.00
1.2. Crediting funds to a payee's account ⁴		
Transfer amount, rubles	up to 125.00	0.05
	From 125.01 to 250.00	0.12
	From 250.01 to 1,000.00	0.30
	From 1,000.01 to 3,000.00	0.80
	From 3,000.01 to 6,000.00	2.00
	From 6,000.01 to 600,000.00	3.00
1.3. Crediting repaid funds to the account of a payer who has initiated the repayment of funds ⁵		
Transfer amount, rubles	up to 125.00	0.10
	From 125.01 to 250.00	0.24
	From 250.01 to 1,000.00	0.60
	From 1,000.01 to 3,000.00	1.60
	From 3,000.01 to 6,000.00	4.00
	From 6,000.01 to 600,000.00	6.00
2. Fees for funds transfers (irrespective of the amount)		
2.1. Payments for public services	0.00	
3. Fees for information services when making funds transfers to individuals⁶		
3.1. A client's request for information about a payee	0.00	
3.2. A client's request for information about a payee's bank	0.00	

¹ Paid by credit institutions (their branches) that are FPS participants.

² Until 1 January 2020, the effective fee is 0 rubles.

³ Paid by a payer's credit institution (its branch) (for operation types CCPH, CCRT, CCRN, CCRB, CBPH, CBRT, and CBRN in accordance with UFEBM Album; <http://www.cbr.ru/analytics/Formats/>).

⁴ Paid by a payee's credit institution (its branch) (for operation types CCPH, CCRT, CCRN, CCRB, CBPH, CBRT, and CBRN in accordance with UFEBM Album; <http://www.cbr.ru/analytics/Formats/>).

⁵ Paid by an initial payer's credit institution (its branch) (for operation type CCRC in accordance with UFEBM Album; <http://www.cbr.ru/analytics/Formats/>).

⁶ Except for information requests when a payer client's payment details and a payee client's payment details are the same. Paid by a payer's credit institution.

2. Interbank commissions (IBC) and maximum fees collected by credit institutions from their clients when making funds transfers from individuals to legal entities (as payment for goods, works or services) within the faster payments service of the Bank of Russia payment system effective from 1 October 2019:

List of operations related to payment for goods, works or services depending on the payee classification by type of activity ¹	IBC paid to a payer's credit institution ²	Maximum fees (commissions) collected from legal entities (TSCs) ³	Maximum fees (commissions) collected from individuals
1	2	3	4
1st group of operations made as payment for goods, works or services			
1.1. Payment for public services.	0.00% of payment amount	0.00% of payment amount	0.00 rubles
2nd group of operations made as payment for goods, works or services			
2.1. Payment for services of medical and educational institutions. 2.2. Payments to charities. 2.3. Payment for utility services. 2.4. Payment for transport infrastructure services. 2.5. Payment for TV, information and mail services. 2.6. Payment for consumer goods and everyday products. 2.7. Payment for pharmaceutical drugs, nutritional supplements, and medical goods, except for medical equipment. 2.8. Payment for insurance services. 2.9. Funds transfers to accounts of professional securities market participants and management companies of investment funds, unit investment funds and non-governmental pension funds.	0.20% of payment amount	0.40% of payment amount	0.00 rubles
3rd group of operations made as payment for goods, works or services			
3.1. Payment for goods, works or services not listed above.	0.50% of payment amount	0.70% of payment amount	0.00 rubles
Return of a previously effected payment for goods, works or services.	0.00% of payment amount	0.00% of payment amount	0.00 rubles

¹ A detailed list of operations related to payment for goods, works or services depending on the payee classification by type of activity is included in the standard of the operational and payment clearing centre of the faster payments service (OPCC FPS).

² IBC is paid by a payee's credit institution to a payer's credit institution when making funds transfers from individuals to legal entities (as payment for goods, works or services).

³ Collected from trade and service companies (TSCs) by the credit institution providing services to them.

3. Effective from 1 October 2019, a fee in the amount of 0 rubles is set for Bank of Russia funds transfer services within the Bank of Russia payment system with respect to:

- interbank commissions;

- informational and technological services provided by the operational and payment clearing centre of the faster payments service under agreements with credit institutions participating in the faster payments service.

**Bank of Russia payment system fees,
effective from 2 July 2018**

Fees		Fees, rubles	
A. Funds transfers¹			
1. Speedy funds transfer			
1.1. Execution of electronic order		20.00	
2. Non-speedy funds transfer			
2.1. Execution of electronic order	received by the Bank of Russia via communication channels	from operational day start till 4 PM local time	8.00
		from 4 PM local time till operational day end	18.00
		conditional execution ²	
		executable overnight	5.00
	received by the Bank of Russia on a removable storage device		16.00
	drafted by the Bank of Russia ³		20.00
2.2. Execution of hard-copy orders received by the Bank of Russia		350.00	
		20.00⁴	
2.3. Order execution through cable/postal transfer ⁵		18.00	
B. Information services			
3.1. Sending inquiries, funds transfer related information and other information through the Bank of Russia using electronic messages (EM) and forwarding information to a customer by the Bank of Russia ⁶		9.00	
3.2. Submission of an electronic collection order or payment claim to a payer's bank (other than the Bank of Russia) by a customer		9.00	
3.3. Compilation of a collection order or a payment claim at a customer's request and electronic submission to a payer's bank (other than the Bank of Russia) by the Bank of Russia		350.00	
C. Preparation of a hard copy order			
4.1. Preparation of a hard copy order at a customer's request		6.00	

¹ Free of charge for funds transfers upon completion of settlements in other payment systems with funds in customer accounts with the Bank of Russia.

² Under the condition of 'execution no earlier than', 'execution no later than' or 'execution no earlier and/or no later than'.

³ The fee applies to the execution of electronic orders drafted by the Bank of Russia, in particular collection orders, electronic payment claims received by a payer's bank (Bank of Russia division), orders for periodical funds transfers from a Bank of Russia customer's account.

⁴ The fee applies to customers of field institutions, as well as credit institutions (branches) and other Bank of Russia customers participating in the exchange, if the Bank of Russia limits electronic message exchange to queue overdue funds transfer orders or if a credit institution's funds transfers through electronic orders are limited.

⁵ The fee for the order execution through cable/postal transfer excludes the Bank of Russia's expenses on communication providers (cable communication providers regulated by the Ministry of Telecom and Mass Communications of the Russian Federation).

⁶ The fee applies to executed requests about sent (received) EMs, bank detail inquiries sent through the Bank of Russia, executed inquiries requests in an EM, a set of EMs or a batch of EMs, executed requests to withdraw an EM or a batch of EMs, and executed requests for a repeated receipt of an EM.