

RBA: Average Merchant Service Fee Guide



NAB must publish their average merchant service fees quarterly online at nab.com.au. These figures represent average fees across merchant categories and are provided for transparency purposes. All figures are presented as exclusive of GST. This guide will help when answering questions.

How to read the report

Reporting organisation	National Australia Bank Limited
Reporting period	30/09/26

Quarterly reporting period

Last day of the reporting quarter. Earlier quarters remain available from the same webpage.

Merchant Categories	Card type	Merchant Service fee (%)
All direct merchants		0.58%
Domestic (card present)	Debit & prepaid	0.47%
	Credit	0.64%
Domestic (card not present)	Debit & prepaid	0.73%
	Credit	0.66%
Foreign	Debit & prepaid	1.12%
	Credit	1.22%
Small merchants		0.87%
Domestic (card present)	Debit & prepaid	0.80%
	Credit	0.90%
Domestic (card not present)	Debit & prepaid	1.15%
	Credit	1.15%
Foreign	Debit & prepaid	1.26%
	Credit	1.29%
Medium-sized merchants		0.66%
Domestic (card present)	Debit & prepaid	0.52%
	Credit	0.79%
Domestic (card not present)	Debit & prepaid	0.95%
	Credit	0.95%
Foreign	Debit & prepaid	1.42%
	Credit	1.50%

Merchant Service Fee %

Shows what proportion of card payment value was charged as merchant service fees. For example, an MSF of 0.70% means merchant service fees were equal to 0.70% of the card payment value processed.

$MSF (\%) = \frac{\text{Total Merchant Service Fees}}{\text{Total Card Payment Value}} \times 100$

For more information refer to [Merchant Fees and Charges guide](#) and [A guide to your NAB merchant statement](#)

The headline average

The bold figure on each category row is the overall average for that group, across the portfolio and every card type and channel beneath it. It is worked out by adding up all merchant service fees for that group and dividing that number by all the card payment value for that group - not by averaging six categories' percentages below the headline average.

Merchant size groupings

Merchants are grouped by the card payment value NAB processed for them in the 12 months ending on the last day of the reporting period. In the sample report, that last day is 30 September 2026.

- **Small merchants** - \$1 million or less
- **Medium-sized merchants** - \$1 million to \$10 million
- **All direct merchants** - everyone NAB acquires directly, including merchants above \$10 million. The calculations are inclusive of Business & Private Bank, Corporate & Institutional Bank and HICAPS.

Card type and channel

Each size group is broken down by where the card was issued, how it was used, and the card type:

- **Domestic (card present)** - Australian-issued cards used in store.
- **Domestic (card not present)** - Australian-issued cards used online, by phone order, or pay-by-link.
- **Foreign** - cards issued overseas. Inclusive of instore and online.