

# A guide to NAB's Merchant Statement



As part of NAB's commitment to providing our customers with fair value, we recently introduced a new way of billing for NAB merchant facilities. The new structure offers greater transparency around the cost of processing Visa, MasterCard and China UnionPay (CUP) card payments.

If you have any questions in relation to these billing changes or would like to switch to NAB and enjoy transparent billing contact us on 1800 102 140 Monday to Friday between 8.30am and 6pm AEST.

This guide will help you understand NAB's Merchant Statement.

## Your National Merchant Number and Statement Period

You should quote your Merchant Number when you make any account enquiries. Merchant statements are sent monthly and the statement period is outlined here. For easy reference, this information appears in this position on each page of your statement.

## Enquiries

Contact the National Merchant Service Centre on **1300 369 852** if you have any queries regarding your merchant facility

## Fee Settlement Summary

A summary of Fees processed to your account.

**BSB and Account number:** Details of the account to be debited or credited.

**Credit \$/Debit \$:** Charges debited or credited to your account in dollars.

**Total Fees:** Total fees, including GST.

**GST Included:** GST portion of fees.

## Facility Fees and Charges


This section provides specific details of fixed facility fees and charges.

**Description:** Fee type.

**Unit price:** Cost per unit.

**Fee (inc GST):** The total fee for each type of fixed charge.


**Total:** Total fixed fees.




National Australia Bank Limited  
ABN 12 00 4 044 937

**Merchant Statement / Tax Invoice**  
**ABC LIMITED COMPANY A**  
ABN 12 345 678 901

Merchant Number	001520358
Statement Period	April 2012
Date of Statement Issue	01 May 2012
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ABC COMPANY A  
13 RAILWAY TERRACE  
MILTON QLD 4064



**Enquiries**  
Please call 1300 369 852  
from Monday to Friday between  
8am and 8pm AEST or fax on  
1300 780 662

**Fee Settlement Summary**

BSB	Account Number	Credit \$	Debit \$
054424	548542825		\$646.04
012345	123456789		\$23.92
<b>Total Fees (Including GST)</b>			<b>\$668.96</b>
GST Included			\$60.81

**Facility Fees & Charges**

Description	Qty	Unit Price	Fee (Inc GST)
Imprinter Fee	15	\$2.20	-\$33.00
Terminal Fee	2	\$29.50	-\$59.00
Setup Fee	1	\$80.00	-\$80.00
Stationery Fee	15	\$2.20	-\$33.00
Imprinter Fee			-\$406.41
Annual Fee	1	\$28.00	-\$28.00
<b>Total</b>			<b>\$606.41</b>

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## Transaction Fees & Charges

This section shows transactional fees for Debit and Credit cards (includes Merchant Service Fee 'MSF', Voice and Key Authorisation and chargebacks where applicable).

**Scheme Card:** Lists credit card transactional fees.

**Service Fee:** Visa, MasterCard: Merchant Service Fees for each card type processed.

**Note:** First item 'Card Issuer Fee' only applies to merchants that have Interchange Plus Pricing.

**EFTPOS Debit:** Lists debit card transactional fees.

**Service Fee:** Sale when the fee charge relates to a purchase transaction on a savings or cheque.

**Description:** Fee type.

**Unit price:** Shows the fee that will be charged as either a percentage of your transactions or a single unit charge.

**Fee (inc GST):** The total fee for each type of charge applied.

**Total:** Total transactional fees.

## Credit Card Interchange Category (if you are on fixed rate pricing this section will not appear on your statement)

This section applies to specific merchants that have Interchange Plus Pricing. This is a summary section for Interchange Pricing and the 'Total' figure will match the first line item 'Card Issuer Fee' in the Transaction Fees and Charges section above.

**Value of Txns:** Refers to the value of debit and credit card transactions processed.

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Statement Period April 2012  
Date of Statement Issue 01 May 2012  
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### Transaction Fees & Charges

#### Scheme Card

Description	No. of Txns	Value of Txns	Unit Price	Fee (Inc GST)
Card Issuer Fee*				- \$23.92
Service Fee – Visa		\$2,268.00	0.165%	- \$3.74
Service Fee – MasterCard		\$740.00	1.12%	- \$8.29
Voice Authorisation Fee	6		\$2.85	- \$17.10
Chargeback Fee	4		\$25.00	\$0.00
<b>Total</b>				<b>- \$53.05</b>

\*See breakdown by Credit Card Interchange Category below.

#### EFTPOS Debit

Description	No. of Txns	Value of Txns	Unit Price	Fee (Inc GST)
Service Fee – Sale	44		\$0.216	- \$9.50
<b>Total</b>				<b>- \$9.50</b>

#### Credit Card Interchange Category

Interchange Category#	No. of Txns	Value of Txns	Unit Price	Fee (Inc GST)
Visa Dom CR Electronic Consumer	4	\$280.00	0.440%	- \$1.24
Visa Dom CR Standard Consumer	10	\$400.00	0.495%	- \$1.98
Visa Dom DR Electronic Consumer	9	\$190.00	8.8¢	- \$0.79
Visa Dom DR Standard Consumer	9	\$680.00	0.330%	- \$2.24
Visa International	4	\$738.00	1.770%*	- \$13.06
MC Dom Electronic	4	\$280.00	0.385%	- \$1.08
MC Dom Standard	6	\$320.00	0.440%	- \$1.41
MC International	2	\$120.00	1.770%*	- \$2.12
<b>Total</b>	<b>48</b>	<b>\$3,008.00</b>		<b>- \$23.92</b>

\*Different fees apply when a credit card transaction involves an overseas cardholder. This fee is calculated based on different rates depending on the type of credit card involved.

#See Credit Card Interchange Category Definition.



# A guide to NAB's Merchant Statement

## Daily Transaction Settlement Summary

Total transactions for your store(s) at settlement time. The graph provides you with a comparative tool for your daily transactions over the month. The amounts shown are for all stores linked to your merchant number.

### Net Sales Value:

Total daily transaction amount in dollars.

## Monthly Trend Analysis

Six month period for your transactions.

The amounts shown are for all stores linked to your merchant number. This graph allows you to analyse your store's credit and debit transactions over the longer term.

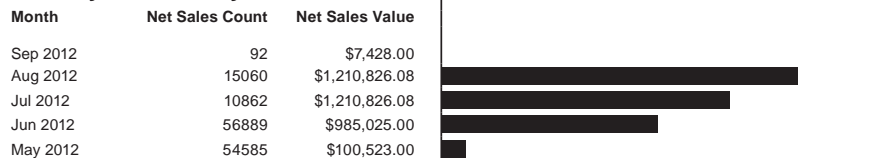
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### Daily Transaction Settlement Summary



Note: Merchants with a non-NAB account will not have same-day settlement.

### Monthly Trend Analysis



Note: Based on settlement value as per monthly Merchant Statement



# A guide to NAB's Merchant Statement

## Card Product Summary

Details transactions by product type (ie. Visa/MasterCard/China UnionPay and EFTPOS Debit).

**Sales:** Sales by product type, number and value.

**Refunds or Reversals:** The number and value of any refunds by product type.

**Net sales:** Equals sales – refunds.

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### Card Product Summary

Card Product	Count	Sales		Refunds or Reversals		Net Sales	
		Count	Value	Count	Value	Count	Value
Visa	36		\$2,268.00	0	\$0.00	36	\$2,268.00
MasterCard	12		\$740.00	0	\$0.00	12	\$740.00
EFTPOS Debit	46		\$4,440.00	2	\$20.00	44	\$4,420.00
<b>Total</b>	<b>94</b>		<b>\$7,448.00</b>	<b>2</b>	<b>\$20.00</b>	<b>92</b>	<b>\$7,428.00</b>

## Store Summary

If you have more than one store, this section will list transactions for each of your stores. This information is also shown in graphical form to assist you in comparing store performance.

### Store Summary

Store No	Store Name and City	Net Sales	
		Count	Value
004036002	ABC LIMITED COM STORE 1 INTERNET	92	\$7,428.00
005003223	ABC COM LTD STORE 2 MELBOURNE	0	\$0.00

## Chargebacks Processed

Chargebacks processed to your account are listed in this section. The value of each chargeback transaction is outlined (ie. shows you the actual amount charged back, not the fees that apply which are detailed on page 2 of your statement). If a chargeback has been applied and the transaction is later proved to be correct, the amount of the 'reversal' will be shown in this section.

### Chargebacks Processed

Date Processed	Reference Number	Settlement Currency	Value of Transaction
31 Aug 12	MCI-254176	AUD	\$588.36
31 Aug 12	BCI-728003 REVERSAL	AUD	\$22.00 -
29 Sep 12	VCI-12345	AUD	\$588.36
29 Sep 12	MCI-254177	AUD	\$22.00 -

### For Your Information

FOR INFORMATION ABOUT THE REVISED CODE OF BANKING PRACTICE YOU MAY OBTAIN A COPY FROM OUR WEBSITE OR ANY NATIONAL BRANCH.

PLEASE VERIFY CARDHOLDER ID FOR MAIL/PHONE/INTERNET TRANSACTIONS. CAR DEALERS, AUTO SHOPS, COMPUTER & ELECTRICAL STORES HAVE HAD INCREASED ATTACKS.

HOW CAN YOU PROTECT YOUR BUSINESS FROM FRAUD, FIND OUT AT: [WWW.NATIONAL.COM.AU/BUSINESS/TRANSACTION\\_SOLUTIONSPAYMENT\\_SOLUTIONS/FRAUD\\_PREVENTION](http://WWW.NATIONAL.COM.AU/BUSINESS/TRANSACTION_SOLUTIONSPAYMENT_SOLUTIONS/FRAUD_PREVENTION)