

A guide to your NAB MERCHANT STATEMENT

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As part of NAB's ongoing commitment to keeping it simple and doing the right thing to help our customers, we have created a guide on how to read your NAB Merchant Statement. If you have any questions in relation to this guide please contact us on **1300 369 852** Monday to Friday between 8.00am and 7.00pm AEST or visit www.nab.com.au/merchanthelp.

Your NAB Merchant Number and Statement Period

Please quote your Merchant Number when you make any account enquiries. Merchant statements are sent monthly and can be downloaded via NAB Connect. The statement period is outlined here and appears in this position on each page of the statement.

Enquiries

Contact the NAB Merchant Service Centre on **1300 369 852** or visit www.nab.com.au/merchanthelp if you have any questions 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 (inc GST): Total sum of all fees processed.

Facility Fees and Charges

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
ABN 12 345 678 901

Merchant Number	000001234
Statement Period	March 2019
Date of Statement Issue	01 Apr 2019
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ABC COMPANY
12 NAB STREET
DOCKLANDS VIC 3008



Enquiries
Please call 1300 369 852
from Monday to Friday between
8am and 7pm AEST or fax on
1300 780 662

Fee Settlement Summary

BSB	Account Number	Credit \$	Debit \$
084000	123456789		\$215.88
Total Fees (Including GST)			\$215.88
GST Included			\$19.62



Facility Fees & Charges

Description	Qty	Unit Price	Fee (Inc GST)
Stationary Fee			\$43.00 -
Additional Terminal Fee	2	\$10.00	\$20.00 -
Total			\$63.00-

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Transaction Fees & Charges

Transaction fees and charges for Debit and Credit cards (includes Merchant Service Fee 'MSF' and chargebacks where applicable).

Scheme Card: Lists credit card transactional fees.

Service Fee: Visa, MasterCard, Alternative Payments: 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: Fee 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

This summary of Interchange fees per card category applies to merchants with Interchange Plus Pricing.

Note: '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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Transaction Fees & Charges Scheme Card

Description	No. of Txns	Value of Txns	Unit Price	Fee (Inc GST)
Card Issuer Fee*				\$71.39 -
Service Fee – Visa		\$5,846.50	0.626%	\$36.60 -
Service Fee – MasterCard		\$2,494.20	0.626%	\$15.61 -
Service Fee – CUP		\$20.00	0.10%	\$0.02 -
Service Fee - Alt. Payment e.g. Alipay		\$55.00	1.5%	\$0.83 -
Chargeback Fee	1		\$25.00	\$25.00 -
Total				\$149.41 -

*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	15		\$0.231	\$3.47 -
Total				\$3.47 -

Credit Card Interchange Category

Interchange Category#	No. of Txns	Value of Txns	Unit Price	Fee (Inc GST)
Visa Dom CR Standard Consumer	3	\$280.50	0.231%	\$0.65 -
Visa Dom DR Standard Consumer	1	\$33.00	0.221%	\$0.07 -
Visa Dom CR Business Standard	7	\$1,956.90	0.760%	\$14.87 -
Visa Dom CR Business Platinum	1	\$2,472.80	0.858%	\$21.22 -
Visa Dom CR Business Signature	5	\$1,059.30	0.880%	\$9.32 -
Visa International	1	\$44.00	2.22%*	\$0.98 -
MC Dom CR Consumer Standard	2	\$260.70	0.420%	\$1.09 -
MC Dom DR Standard Consumer	3	\$521.40	0.638%	\$3.33 -
MC Dom CR Business Platinum	6	\$1,359.75	0.880%	\$11.97 -
MC International	2	\$352.35	2.22%*	\$7.85 -
CUP International DR	2	\$20.00	0.20%	\$0.04 -
Total	33	\$8,360.70		\$71.39 -

* 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 www.nab.com.au/interchangedefinitions for definitions of Interchange Categories.

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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. All stores linked to your merchant number will be shown as a total here.

Net Sales Value:

Total daily transaction amount in dollars.

Daily Transaction Settlement Summary



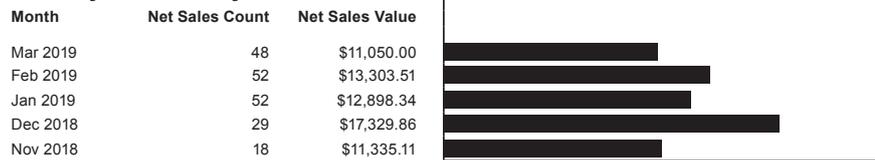
Monthly Trend Analysis

Your monthly transaction values in the last six months.

All stores linked to your merchant number will be shown as a total here.

This graph allows you to analyse your store's credit and debit transactions over the longer term.

Monthly Trend Analysis



Note: Based on settlement value as per monthly Merchant Statement

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Card Summary

Details of transactions by card type (ie. Visa/MasterCard/Alternative Payments/China UnionPay and EFTPOS Debit).

Sales: Sales by card type, number and value.

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

Net sales: Equals sales – refunds.

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Card Summary

Card Product	Count	Sales Value	Refunds or Reversals Count	Refunds or Reversals Value	Count	Net Sales Value
Visa	18	\$5,846.50	0	\$0.00	18	\$5,846.50
MasterCard	13	\$2,494.50	0	\$0.00	13	\$2,494.50
EFTPOS Debit	15	\$2,654.00	2	\$20.00	13	\$2,634.00
Alternative Payment e.g. Alipay	2	\$55.00	0	\$0.00	2	\$55.00
CUP	2	\$20.00	0	\$0.00	2	\$20.00
Total	50	\$11,070.00	2	\$20.00	48	\$11,050.00

Cost of Acceptance by Card Type

This is your cost of accepting transactions of specific card types (Visa Credit/Visa Debit & Prepaid/MasterCard Credit/ etc.). It is derived by dividing the total value of fees by the Total value of transactions, expressed as a percentage.

If you choose to surcharge your customers, please ensure the surcharge applied for each card type doesn't exceed your cost of acceptance for that card type. For more information about surcharging please visit www.nab.com.au/surcharging.

Cost of Acceptance by Card Type

The following information provides the average cost of acceptance based on the fees listed in this statement. Should you choose to surcharge, please refer to <http://www.nab.com.au/surcharging>.

Scheme & Card Type	Statement Month			Most recent 12 months		
	Total value of transactions for the statement month	Total value of fees for the statement month	Cost of acceptance for the statement month	Total value of transactions for the most recent 12 months	Total value of fees for the most recent 12 months	Cost of acceptance for the most recent 12 months
Visa Credit	\$3,313.50	\$53.68	1.62%	\$42,500.00	\$705.50	1.68%
Visa Debit & Prepaid	\$2,513.00	\$30.40	1.20%	\$34,000.50	\$401.20	1.18%
MasterCard Credit	\$1,850.00	\$30.71	1.66%	\$22,500.00	\$375.75	1.67%
MasterCard Debit & Prepaid	\$644.50	\$6.31	0.99%	\$7,735.00	\$81.22	1.05%
eftpos & eftpos Prepaid	\$2,654.00	\$10.35	0.39%	\$30,800.00	\$143.32	0.45%
UnionPay International	\$20.00	\$0.24	1.20%	\$306.46	\$26.10	N/A

N/A indicates there is insufficient data to show your average cost of acceptance.

Store Summary

Summary of transactions per store. If you have one store, then only one store summary will be shown. This information is also shown in graphical form to assist you in comparing store performance.

Store Summary

Store No	Store Name and City	Count	Net Sales Value
000000001	ABC LIMITED STORE 1 MELBOURNE	48	\$11,050.00
000000002	ABC LIMITED STORE 2 MELBOURNE	0	\$0.00

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Chargebacks Processed

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.

For Your Information

This section is about chargebacks and where you can find more information and tips about protecting your business against card fraud and chargebacks on www.nab.com.au/merchanthelp

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Chargebacks Processed

Date Processed	Reference Number	Settlement Currency	Value of Transaction
28 Feb 19	MCI-254176	AUD	\$588.36
28 Feb 19	VCI-728003	AUD	\$22.00
31 Mar 19	MCI-254178 REVERSAL	AUD	\$588.36 -
31 Mar 19	VCI-728005 REVERSAL	AUD	\$22.00 -
31 Mar 19	MCI-254180	AUD	\$18.00

For Your Information

ARE YOU PROCESSING "CARD NOT PRESENT" TRANSACTIONS CORRECTLY AND KNOW HOW TO RESPOND TO ANY CHARGEBACK REQUESTS YOUR BUSINESS MAY RECEIVE?

WE'VE UPDATED OUR WEBSITE WITH SOME TIPS TO HELP YOU PROTECT YOUR BUSINESS AGAINST CARD FRAUD AND CHARGEBACKS ON WWW.NAB.COM.AU/MERCHANTCHARGEBACKS