

# 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 Transact 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](http://www.nab.com.au/merchanthelp).

## Your NAB Transact ID and Statement Period

Please quote your NAB Transact Client ID when you make any account enquiries. Merchant statements are available monthly on NAB Transact 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](http://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

### NAB Transact Statement / Tax Invoice

ABC LIMITED COMPANY  
ABN 12 345 678 901

NAB Transact Client ID	ABC00
Statement Period	March 2019
Date of Statement Issue	03 Apr 2019
Page Number	1 of 2




ABC COMPANY  
12 NAB STREET  
DOCKLANDS VIC 3008

### Fee Settlement Summary

BSB	Account Number	Credit \$	Debit \$
084000	123456789		\$30.80
<b>Total Fees (Including GST)</b>			<b>\$30.80</b>
GST Included			\$2.80

### Enquiries

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



### Facility Fees & Charges

Description	Unit Price	Qty	Fee (Inc GST)
Merchant Service Fee	\$30.00	1	\$30.00
<b>Total</b>			<b>\$30.00</b>
GST Included			\$0.90

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## Transaction Fees & Charges (incl. Detailed Breakdown).

This section shows the transaction fees per channel for all your accounts and sub accounts (if any). Examples of channels include: e-Commerce or Virtual terminal/ Batch/ Scheduled Payments.

**NAB Transact Sub Account:** Sub-account details.

**No. of Txns:** Number of transactions in the statement period.

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

**Total Fees (Inc GST):** Total transactional fees.

## 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](http://www.nab.com.au/surcharging).

## For Your Information

Find more information and tips about protecting your business against card fraud and chargebacks on [www.nab.com.au/merchanthelp](http://www.nab.com.au/merchanthelp)

NAB Transact Client ID ABC00  
Statement Period March 2019  
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## Transaction Fees & Charges

NAB Transact Sub Account	No. of Txns	Fee (Inc GST)
ABC COMPANY AUS MELBOURNE HEAD OFFICE - ABC01	4	\$0.80
<b>Total Fees (Including GST)</b>		<b>\$0.80</b>
GST Included		\$0.07

## Transaction Fees & Charges - Detailed Break Down

ABC COMPANY - ABC01			
Virtual Terminal / Batch / Scheduled Payments			
Description	Unit Price	Qty	Fee (Inc GST)
Transaction Fee	\$0.20	4	\$0.80
<b>Total Fees (Including GST)</b>			<b>\$0.80</b>
GST Included			\$0.07

## 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	\$866.19	\$3.50	0.40%	\$5,780.08	\$19.33	0.33%
Visa Debit & Prepaid	\$590.77	\$3.50	0.59%	\$3,598.54	\$9.68	0.27%
MasterCard Credit	\$0.00	\$0.00	N/A	\$6,269.06	\$102.23	1.63%
MasterCard Debit & Prepaid	\$1,773.33	\$3.70	0.21%	\$6,678.38	\$15.78	0.24%

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

The Cost of Acceptance table only displays the value of fees that relates to transactions processed using the card types as noted above. Fees on this statement that do not relate to card acceptance have been excluded so there will be a difference between the fee amounts in the table above and the fee amounts detailed in the statement.

## 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](http://WWW.NAB.COM.AU/MERCHANTCHARGEBACKS)