



Commonwealth  
Bank

# Merchant Statement guide

Single Rate Per Transaction

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## An overview of your statement

Thanks for choosing CommBank as your merchant services provider. We've created this guide to help you understand your merchant statement.

### The guide explains:



Where to find key information on your statement – and what it means.



How to use the information on your statement to calculate your Annual Cost of Acceptance.



Frequently asked questions about surcharges.



For every month that you pay fees for your CommBank merchant facilities, we'll send you a statement outlining:

- Your merchant account details
- Any transaction and service fees you've paid.

# How to read your statement

## 1 Merchant details

Here's where you'll find your merchant details – your **merchant number**, account name, address and BSB.

If you need to call us about your merchant facility, please quote your merchant number

If you have multiple stores and have opted in to a headquarter arrangement, your headquarter ID will show here.

Your statement will show a breakdown of fees from each store or business location.

## 2 Transaction fee breakdown

The pie chart shows a breakdown of fees charged during the month including merchant service fees and ancillary fees (if applicable).

Merchant service fees are charged as a percentage of the net sales and transactions processed on credit, debit and prepaid cards.

## Merchant Tax Invoice

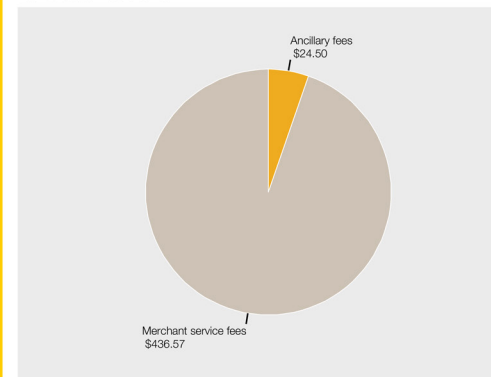
Merchant Number	
Account Number	
BSB	
Trading Address	



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### Your transaction fees breakdown

Your transaction fees breakdown



If you have questions, give us a call at **1800 230 177** or visit [commbank.com.au/merchantsupport](https://commbank.com.au/merchantsupport) for more information

### The essentials

Your month at a glance

Your Plan  
**Single Rate Per Transaction**

Statement period

**01 Jan -  
31 Jan 2022**

Transaction net total

**\$39,688.63**

**Total fees paid  
\$461.07**

(Incl GST of \$41.92)

All fees include GST unless stated otherwise.



**We're here for you, whenever you do business.**

Whether you're starting, running or growing your business – we're here to support you with our 24/7 Australian-based business banking team.

#### Need support?

Call 1800 230 177 for support 24/7 or visit [commbank.com.au/merchantsupport](https://commbank.com.au/merchantsupport).

### 3 Your transaction summary

This section shows the number of purchase and refund transactions you've processed by card type (eg. Mastercard, Visa, Amex).

The net total equals the total sales, less total returns transactions.

- **Total transactions:**  
Number of transaction or sales, broken down by card type.
- **Total sales:**  
Value of those sales by card type.
- **Total returns:**  
Number of sales that were refunded or returned.

### 4 Surcharging information

If you choose to charge your customer for using a card, you'll need this information to calculate your surcharge. For more information about Surcharging please refer to page 7.

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#### Your transaction summary

Card transactions processed by scheme type

Card Type	Total transactions	Total sales	Total returns transactions	Total returns sales	Net totals
Visa	4	\$4.72	2	-\$2.40	\$2.32
Mastercard	10	\$13.73	2	-\$2.42	\$11.31
Amex	2	\$40,000.00	3	-\$325.00	\$39,675.00
<b>Totals</b>					<b>\$39,688.63</b>

All fees include GST unless stated otherwise

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#### Surcharging information

Cost of Acceptance information to assist you with surcharging

Calculated timeframe Monthly 01 Jan 2022 - 31 Jan 2022	Net Sales	Cost of Acceptance	
		(\$)	(%) of net sales
Visa Debit/Pre-Paid	\$2.32	\$0.03	1.29%
Mastercard Credit	\$6.77	\$0.07	1.03%
Mastercard Debit/Pre-Paid	\$4.54	\$0.05	1.10%
Amex	\$39,675.00	\$460.91	1.16%



This information can be used to calculate your own cost of acceptance in good faith. More information about calculating the cost of acceptance and applying surcharges is available at [commbank.com.au/merchantsupport](http://commbank.com.au/merchantsupport)

You should review your cost of acceptance at least once in each financial year.

1.1.1.2 ZZ396.1102CHMS.S1Z1.D031.L.V01.00.25

**Please note:** This statement contains your monthly Cost of Acceptance, which you can use as a guide for your annual Cost of Acceptance. Your annual Cost of Acceptance information will be included in June statements each year.

#### Ancillary fees summary

Ancillary costs relating to your merchant facility

Authorisation fees	Facility fees	Facility Maintenance fees
Total \$0.00	Total \$24.50	Total \$0.00

## 5 Merchant service fees

Here's where you'll find the fees charged as a percentage of the total turnover for each card type e.g. Visa, Mastercard, Amex.

Single Rate Per Transaction simplifies your pricing by charging the same rate for Visa, Mastercard, eftpos, Amex and UnionPay.

### Ancillary fees summary Contd.

Stationery fees	Chargeback fees	Other fees
Total \$0.00	Total \$0.00	Total \$0.00
Total \$24.50		

All fees include GST unless stated otherwise

### Fees - in detail

#### Merchant service fees

Fees relating to servicing your merchant facility

	Total turnover	Rate	Total transactions	Rate	Net totals
Visa debit/prepaid sales	\$4.72	1.1000%			\$0.06
Visa debit/prepaid returns	-\$2.40	1.1000%			-\$0.03
Mastercard credit sales	\$9.19	1.1000%			\$0.10
Mastercard debit sales	\$4.54	1.1000%			\$0.05
Mastercard international returns	-\$2.42	1.1000%			-\$0.03
Amex sales	\$40,000.00	1.1000%			\$440.00
Amex returns	-\$325.00	1.1000%			-\$3.58

Total \$436.57

All fees include GST unless stated otherwise

## 6 Ancillary fees

This section provides a breakdown of any other fees you're charged for your merchant facility such as terminal rental fee, chargeback fees or stationery fees. Please note a summary of these ancillary fees is displayed earlier in your statement under Ancillary fees summary.

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### Ancillary fees

Itemised ancillary costs relating to your merchant facility

	Number	Rate	Net totals
<b>Facility fees</b>			
Terminal rental fee	1	\$24.5000	\$24.50
<b>Total Facility fees</b>			<b>\$24.50</b>
<b>Facility maintenance fees</b>			
Monthly access fee	1	\$0.0000	\$0.00
<b>Total Facility maintenance fees</b>			<b>\$0.00</b>
<b>Total</b>			<b>\$24.50</b>

All fees include GST unless stated otherwise

Itemised merchant fees in this statement are rounded to the nearest whole cent. As a result, small differences may occur between merchant fees actually charged, to an amount calculated using the itemised merchant fees in this statement.

1.2.2.2 ZZ396.1102CHMS/12.D031.L V01.00.25

# Surcharging

Surcharging is a useful tool to recover the costs of processing card payments in your business. However, the value of the surcharge must not exceed the value that it costs you to accept the transaction, we call this your cost of acceptance.



You can find more information at:  
**[commbank.com.au/surcharging](https://commbank.com.au/surcharging)**

To stay compliant, you need to know how to calculate your surcharge correctly.

Here's how to do that.



## Calculating your surcharge

To calculate your surcharge, you need to first find your cost of acceptance on your merchant statement in the Surcharging information section, listed as a dollar amount and as a percentage.

You can then calculate your surcharge as:

1. One surcharge or rate for all card purchases, which is the lowest rate across all card categories.
2. A different surcharge or rate for each scheme (e.g. one for Mastercard and one for Visa).

### How often should I review my cost of acceptance?

Most businesses should review it once a year. But if your business is seasonal, or your transactions fluctuate substantially each month, you can choose to change your limit each month, based on your merchant statements.

### I have stores at different locations – what can I surcharge?

If you own multiple stores under the same legal entity, you can average the surcharge rate across your stores for each card type.

### Are there any other costs that I can include in my surcharge calculations?

Yes, you can include other costs that you can verify with contracts, statements or invoices that you incur for using cards, including:

- payment gateway fees
- fraud prevention services
- insurance costs against forward delivery risk.

# Support



**For support, please call the dedicated CommBank Merchant Helpdesk on 1800 230 177, 24 hours a day, 7 days a week.**

When calling the Helpdesk, please make sure you have the following information ready:

- Terminal ID (located at the top of your merchant receipt)
- Trading name
- Trading address
- Trading phone number



