

**COSTS OF RECEIVING CASH PAYMENTS**

Period covered by costs information:

	Total (\$m)	Fixed or Variable (mark with 'X')			Comment (Optional)
		F	V <sup>TRN</sup>	V <sup>VAL</sup>	
<b>Point-of-sale - Total</b>					
Tender time					
Register pick-up and delivery					
Equipment					
Security					
Other (please specify)					
<b>Back-office processing - Total</b>					
Deposit preparation					
Storage					
Reconciliation and settlement					
Other (please specify)					
<b>Deposit and cash deliveries - Total</b>					
Armoured truck					
Staff					
Fees					
Other (please specify)					
<b>Cash theft/losses - Total</b>					
Shrinkage, theft and counterfeit notes					
Insurance (net of claims)					
Other (please specify)					
<b>Other</b>					
Float					
Cost of capital					
Other (please specify)					

Number (million) /  
Value (\$m)

**Transactions: Number and Value**

Number of cash transactions	
Value of cash transactions	

**COSTS OF RECEIVING CARD PAYMENTS**

Period covered by costs information:	Credit Cards	Scheme Debit	EFTPOS (incl. POS cash-outs)	Fixed or Variable (mark with 'X')			Comment (Optional)
	Total (\$m)	Total (\$m)	Total (\$m)	F	V <sup>TRN</sup>	V <sup>VAL</sup>	
<b>Point-of-sale - Total</b>							
Tender time							
Register pick-up							
POS devices							
- acquirer							
- non-acquirer							
Communication link							
- acquirer							
- non-acquirer							
Switch							
- acquirer							
- non-acquirer							
Other equipment							
Lock box fees							
Transaction fees paid to acquirer							
Gateway fees							
Payment processor fees							
Other (please specify)							
<b>Back-office processing - Total</b>							
Deposit preparation							
Storage							
Reconciliation and settlement							
Disputes							
Other (please specify)							
<b>Net write-offs</b>							
<b>Account management</b>							
Merchant costs							
Non-transaction fees paid to acquirer							
Other (please specify)							
<b>Other</b>							
Delayed settlement of funds							
Acquirer protection							
Cost of capital							
Other (please specify)							

	Credit Cards	Scheme Debit	EFTPOS
Transactions: Number and Value	Number (million) / Value (\$m)	Number (million) / Value (\$m)	Number (million) / Value (\$m)
Number of transactions (total)			
Value of transactions (total)			
Number of transactions over POS devices owned by the acquirer			
Value of transactions over POS devices owned by the acquirer			
Number of transactions over communication link owned by the acquirer			
Value of transactions over communication link owned by the acquirer			
Number of transactions over switch owned by the acquirer			
Value of transactions over switch owned by the acquirer			

**COSTS OF RECEIVING CHEQUE PAYMENTS**

Period covered by costs information:

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	Total (\$m)	Fixed or Variable (mark with 'X')			Comment (Optional)
		F	V <sup>TRN</sup>	V <sup>VAL</sup>	
<b>Point-of-sale/Receipt of cheque - Total</b>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Tender time	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Register pick-up	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Equipment	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Cheque guarantee costs	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Lock box fees	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Collection and opening of mail, reconciliation	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Other (please specify)	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
<b>Back-office processing - Total</b>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Deposit preparation	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Other (please specify)	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
<b>Deposit</b>					
Deposit costs	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Deposit related bank fees	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
<b>Exceptions processing and write-offs - Total</b>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Exceptions processing	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Losses/write-offs	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Bank fees	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Other (please specify)	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
<b>Other</b>					
Delayed settlement of funds	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Cost of capital	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Other (please specify)	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....

Transactions: Number and Value	Number (million) / Value (\$m)
Number of cheque transactions at point-of-sale	_____
Value of cheque transactions at point-of-sale	_____
Number of cheque transactions via mail (excl. lock box)	_____
Value of cheque transactions via mail (excl. lock box)	_____
Number of cheque transactions via lock box	_____
Value of cheque transactions via lock box	_____

**COSTS OF RECEIVING DIRECT DEBIT PAYMENTS**

Period covered by costs information:

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	Total (\$m)	Fixed or Variable (mark with 'X')			Comment (Optional)
		F	V <sup>TRN</sup>	V <sup>VAL</sup>	
<b>Overheads - Total</b>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Systems and IT	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Maintenance	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Customer service	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Fees	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Other (please specify)	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
<b>Back-office processing</b>					
Back-office processing (excl. fees)	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Transaction fees					
Direct debits from deposit/transaction accounts	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Direct debits from credit card accounts	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Other (please specify)	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
<b>Direct debit set-up and maintenance - Total</b>					
Set-up and maintenance	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Third-party processor fees	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Other (please specify)	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
<b>Exceptions processing and write-offs - Total</b>					
Exceptions processing	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Losses/write-offs	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Bank fees	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Other (please specify)	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
<b>Other</b>					
Cost of capital	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Other (please specify)	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....

Transactions: Number and Value	Number (million) / Value (\$m)
Number of direct debit transactions	
From deposit/transaction accounts	_____
From credit card accounts	_____
Value of direct debit transactions	
From deposit/transaction accounts	_____
From credit card accounts	_____

**COSTS OF RECEIVING BPAY PAYMENTS**

Period covered by costs information:

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	Total (\$m)	Fixed or Variable (mark with 'X')			Comment (Optional)
		F	V <sup>TRN</sup>	V <sup>VAL</sup>	
<b>Overheads - Total</b>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Systems, IT and communications	<hr/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Maintenance	<hr/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Other (please specify)	<hr/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
<b>Back-office processing</b>	<hr/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
<b>Fees</b>					
Transaction account payment related fees (excluding credit cards)	<hr/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Credit card payment related fees (specific)	<hr/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Other (please specify)	<hr/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
<b>Exceptions processing</b>	<hr/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
<b>Other</b>					
Cost of capital	<hr/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Other (please specify)	<hr/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....

Transactions: Number and Value	Number (million) / Value (\$m)
Number of BPAY transactions - total	<hr/>
Number of BPAY transactions from deposit/transaction accounts	<hr/>
Number of BPAY transaction from credit card accounts	<hr/>
Value of BPAY transactions - total	<hr/>
Value of BPAY transactions from deposit/transaction accounts	<hr/>
Value of BPAY transactions from credit card accounts	<hr/>

**COSTS OF RECEIVING AGENCY PAYMENTS**

Period covered by costs information:

	Australia Post (\$m)	Other (\$m)	Fixed or Variable (mark with 'X')			Comment (Optional)
			F	V <sup>TRN</sup>	V <sup>VAL</sup>	
<b>Overheads</b>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
<b>Back-office processing</b>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
<b>Agency fees - Total</b>	_____	_____				
<i>of which (complete if possible):</i>						
Cash	_____	_____				
Credit card	_____	_____				
EFTPOS	_____	_____				
Scheme debit	_____	_____				
Cheque	_____	_____				
Direct debit	_____	_____				
Other (please specify)	_____	_____				
<b>Other</b>						
Delayed settlement of funds	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....
Other (please specify)	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	.....

Transactions: Number and Value	Australia Post	Other
	Number (million) / Value (\$m)	Number (million) / Value (\$m)
Number of agency transactions - total	_____	_____
<i>of which (complete if possible):</i>		
Cash	_____	_____
Credit card	_____	_____
EFTPOS	_____	_____
Scheme debit	_____	_____
Cheque	_____	_____
Direct debit	_____	_____
Other (please specify)	_____	_____
Value of agency transactions - total	_____	_____
<i>of which (complete if possible):</i>		
Cash	_____	_____
Credit card	_____	_____
EFTPOS	_____	_____
Scheme debit	_____	_____
Cheque	_____	_____
Direct debit	_____	_____
Other (please specify)	_____	_____