RESERVE BANK OF AUSTRALIA

Sample Merchant Statement

The RBA has amended Standard No. 3 to require all acquirers to provide additional information on merchants' monthly statements and financial year statements. These requirements are set out in amended clause 7.2 of Standard No. 3.

Example data used

Card Type	Channel	Network	Value of transactions	Number of transactions	Merchant service fee	Merchant service fee
			($)	(#)	($)	(%)
Debit and prepaid	Card present	Eftpos	1,000,000	20,000	10,000	1.00
		Mastercard	1,000,000	20,000	10,000	1.00
		Visa	1,000,000	20,000	10,000	1.00
	Card not present	Eftpos	1,000,000	20,000	10,000	1.00
		Mastercard	1,000,000	20,000	10,000	1.00
		Visa	1,000,000	20,000	10,000	1.00
Credit	Card present	Mastercard	1,000,000	20,000	10,000	1.00
		Visa	1,000,000	20,000	10,000	1.00
	Card not present	Mastercard	1,000,000	20,000	10,000	1.00
		Visa	1,000,000	20,000	10,000	1.00
Of which, (a)	*Consumer credit cards (All)*	*Mastercard*	*1,000,000*	*20,000*	*10,000*	*1.00*
		Visa	*1,000,000*	*20,000*	*10,000*	*1.00*
	Commercial credit cards (All)	*Mastercard*	*1,000,000*	*20,000*	*10,000*	*1.00*
		Visa	*1,000,000*	*20,000*	*10,000*	*1.00*
International debit and prepaid	All	Mastercard	1,000,000	20,000	10,000	1.00
	All	Visa	1,000,000	20,000	10,000	1.00
International credit	All	Mastercard	1,000,000	20,000	10,000	1.00
	All	Visa	1,000,000	20,000	10,000	1.00

(a) The RBA recommends that merchant statements include information relating to the share of transactions completed using consumer and commercial credit cards. This reflects the different interchange cap applicable to these transactions.

Source: RBA