ACCOUNT SET-UP, OVERHEADS AND MAINTENANCE: COSTS AND TRANSACTIONS (PERSONAL ACCOUNTS ONLY)

	DEPOSIT/ TRANSACTION ACCOUNTS	CREDIT CARD ACCOUNTS	Fixed or Variable (mark with 'X')			
Period covered by costs information:			F	V^{TRN}	V^{VAL}	Comment
	$m	$m				(Optional)
Systems and IT (excluding internet and phone banking)						
Product development and marketing						
Application processing and set-up						
Receipt and processing of credits to account (excl. over-the-counter deposits)						
Internet banking (including systems and IT)						
Phone banking (including systems and IT)						
Statement production and distribution						
General customer service						
General account management						
Other (please specify)						
TOTAL	0	0				

Number and value of CREDITS to personal deposit/transactions accounts

	Number	Value ($m)
Cash deposits		
Cheque deposits		
Agency deposits (e.g. Australia Post)		
Direct entry deposits		
Other transfers		
Other (e.g. interest)		
TOTAL	0	0

Number and value of DEBITS to personal deposit/transactions accounts

	Number	Value ($m)
Cash withdrawals		
Over-the-counter		
ATM (excl. credit card cash advances)		
Other		
EFTPOS		
Purchase only		
Purchase and cash-out		
Cash-out only		
Scheme debit		
Cheques		
BPAY (excl. payments from credit card accounts)		
Direct entry		
Other transfers		
Other (eg fees)		
TOTAL	0	0

Number and value of CREDITS to personal credit card accounts

	Number	Value ($m)
Cash		
Cheques		
Agency (eg Australia Post)		
Other transfers		
BPAY		
Other		
TOTAL	0	0

Number and value of DEBITS to personal credit card accounts

	Number	Value ($m)
Credit card purchases (excl. cash advances & BPAY)		
Cash advances (where physical cash is received)		
BPAY (excl. payments from deposit/transaction accounts)		
Other transfers (incl. transfers treated as cash advances where physical cash is not received)		
Other (eg fees & interest)		
TOTAL	0	0

Number of personal accounts

	Deposit/transaction accounts Number	Credit card accounts Number
Number of personal accounts at beginning of reporting period		
Number of personal accounts at end of reporting period		

Number and value of ACTIONS undertaken through internet banking

	From personal deposit/transaction accounts		From personal credit card accounts	
	Number	Value ($m)	Number	Value ($m)
BPAY payments				
Direct credit payments				
Intrabank transfers				
Other payments (please specify)				
Balance enquiries (if available)				
Other non payment actions (please specify)				
Total logons to Internet banking				

Number and value of ACTIONS undertaken through phone banking

	From personal deposit/transaction accounts		From personal credit card accounts	
	Number	Value ($m)	Number	Value ($m)
BPAY payments				
Direct credit payments				
Intrabank transfers				
Other payments (please specify)				
Balance enquiries				
Other non payment actions (please specify)				
Total calls to phone banking				

ATMS (ATM OWNERS AND ATM ACQUIRERS): COSTS AND TRANSACTIONS

Period covered by costs information:	Total ($m)	Fixed or Variable (mark with 'X')			Comment (Optional)
		F	V^{TRN}	V^{VAL}	

ATM OWNERS

	Total ($m)	F	V^{TRN}	V^{VAL}	Comment
ATM owner centre management		☐	☐	☐	....
Signing up new ATM sites		☐	☐	☐	....
Cash handling and storage		☐	☐	☐	....
Site rental					
On-site - rental		☐	☐	☐	....
Off-site - rental		☐	☐	☐	....
Float		☐	☐	☐	....
ATM owner equipment		☐	☐	☐	....
Authorisation and transaction processing					
Processing costs excluding fees paid to acquirers		☐	☐	☐	....
Fees paid to acquirer (if any)		☐	☐	☐	....
Fraud and theft		☐	☐	☐	....
Insurance (net of claims)		☐	☐	☐	....
Cost of capital		☐	☐	☐	....
Other (please specify)		☐	☐	☐	....

ATM ACQUIRERS

	Total ($m)	F	V^{TRN}	V^{VAL}	Comment
ATM acquirer centre management		☐	☐	☐	....
ATM acquirer equipment		☐	☐	☐	....
Authorisation and transaction processing		☐	☐	☐	....
Fees paid to ATM owners (if any)		☐	☐	☐	....
Cost of capital		☐	☐	☐	....
Other (please specify)		☐	☐	☐	....

Transactions: Number and Value

ATM TRANSACTIONS WHERE YOUR INSTITUTION IS THE ATM OWNER AND THE TRANSACTION ACQUIRER

	Own (i.e. card issuer)		Interchange (i.e not card issuer)	
	Value ($m)	Number (m)	Value ($m)	Number (m)
ATM withdrawals (excl. credit card cash advances)				
Credit card cash advances				
Balance enquiries				
Other ATM transactions _without_ value				
Other ATM transaction _with_ value				

ATM TRANSACTIONS WHERE YOUR INSTITUTION IS _NOT_ THE ATM OWNER BUT IS THE TRANSACTION ACQUIRER

	Own (i.e. card issuer)		Interchange (i.e not card issuer)	
	Value ($m)	Number (m)	Value ($m)	Number (m)
ATM withdrawals (excl. credit card cash advances)				
Credit card cash advances				
Balance enquiries				
Other ATM transactions _without_ value				
Other ATM transaction _with_ value				

ATM TRANSACTIONS WHERE YOUR INSTITUTION IS THE ATM OWNER BUT IS _NOT_ THE TRANSACTION ACQUIRER

	Own (i.e. card issuer)		Interchange (i.e not card issuer)	
	Value ($m)	Number (m)	Value ($m)	Number (m)
ATM withdrawals (excl. credit card cash advances)				
Credit card cash advances				
Balance enquiries				
Other ATM transactions _without_ value				
Other ATM transaction _with_ value				

NUMBER OF ATM TERMINALS

	Number
On-site ATM terminals	
Off-site ATM terminals	

CASH: COSTS AND TRANSACTIONS

	Total ($m)	Fixed or Variable (mark with 'X')			
Period covered by costs information:		**F**	**V^{TRN}**	**V^{VAL}**	**Comment** (Optional)

*** DO NOT COMPLETE - CAPTURED IN INTERMEDIATE TEMPLATES ***					
Deposit/transaction account set-up, overheads and maintenance					
Systems and IT					
Product development and marketing					
Application processing and set-up					
Receipt and processing of credits to account (excl. over-the-counter deposits)					
Internet banking					
Phone banking					
Statement production and distribution					
General customer service					
General account management					
ATM balance enquiries, etc.					
Other (please specify)					

Wholesale cash handling and storage (excl. ATMs)
- Cash handling (incl. armoured trucks)
- Storage
- Float
- Fraud, theft and counterfeiting
- Insurance (net of claims)
- Cash processing and fitness sorting
- Other (please specify)

Branch/over-the-counter withdrawals and deposits
- Transaction processing
- Rent
- Float
- Technology (equipment, systems & software)
- Safes and storage
- Fraud and theft
- Insurance (net of claims)
- Other (please specify)

Cost of capital

Other (please specify)

Transactions: Number and Value

Over-the-counter transactions (total)

Number (million) /
Value ($m)

- Number of branch over-the-counter withdrawals
- Value of branch over-the-counter withdrawals
- Number of branch over-the-counter deposits
- Value of branch over-the-counter deposits
- Number of deposits at agencies
- Value of deposits at agencies

Over-the-counter transactions (personal)

Number (million) /
Value ($m)

- Number of branch over-the-counter withdrawals
- Value of branch over-the-counter withdrawals
- Number of branch over-the-counter deposits
- Value of branch over-the-counter deposits
- Number of deposits at agencies
- Value of deposits at agencies

CARD PAYMENTS - ISSUERS: COSTS AND TRANSACTIONS

Period covered by costs information:

	Credit Cards (incl. ATM cash withdrawals from credit card accounts)	Scheme Debit	EFTPOS (incl. POS cash-outs & ATM cash withdrawals from transaction accounts)	Fixed or Variable (mark with 'X')			
	Total ($m)	Total ($m)	Total ($m)	F	V^{TRN}	V^{VAL}	Comment (Optional)

*** DO NOT COMPLETE - CAPTURED IN INTERMEDIATE TEMPLATES ***

Account set-up, overheads and maintenance
Systems and IT
Product development and marketing
Application processing and set-up
Receipt and processing of credits to account (excl. over-the-counter deposits)
Internet banking
Phone banking
Statement production and distribution
General customer service
General account management
ATM balance enquiries, etc.
Other (please specify)

Card production and delivery

Authorisation processing
Authorisation processing (excluding scheme fees)
Scheme fees (authorisation processing)

Transaction processing
Transaction processing (excluding scheme fees)
Scheme fees (transaction processing)

Cardholder reward programs
Operating costs
Rewards

Disputes

Net chargeback write-offs

Fraud
Fraud (excluding scheme fees)
Scheme fees (fraud investigation and prevention)

Credit collections and write-offs

Cost of funds

Cost of capital
Credit risks
Operating risks

Interchange fees (ATM & EFTPOS)
EFTPOS purchase only
EFTPOS cash-out only
EFTPOS combined purchase and cash-out
ATM withdrawals
ATM balance enquiries

Other fees

Other (please specify)

Transactions: Number and Value

	Credit Cards (incl. ATM cash withdrawals from credit card accounts)	Scheme Debit	EFTPOS (incl. POS cash-outs & ATM cash withdrawals from transaction accounts)
	Number (million) / Value ($m)	Number (million) / Value ($m)	Number (million) / Value ($m)

Number of transactions
Value of transactions

Number of transactions (on-us)
Value of transactions (on-us)

Number of transactions (purchases only)
Value of transactions (purchases only)

Number of transactions (EFTPOS purchase and cash-out)
Value of transactions (EFTPOS purchase and cash-out)
Value of cash-out component
Value of purchase component

Number of transactions (EFTPOS cash-out only)
Value of transactions (EFTPOS cash-out only)

Number of transactions (ATM withdrawals)
Value of transactions (ATM withdrawals)

Number of transactions (other ATM transactions <u>with</u> value)
Value of transactions (other ATM transactions <u>with</u> value)

Number of transactions (ATM balance enquiries)

Number of transactions (other ATM transactions <u>without</u> value)

CARD PAYMENTS - ACQUIRERS: COSTS AND TRANSACTIONS

Period covered by costs information:	Credit Cards	Scheme Debit	EFTPOS	Fixed or Variable (mark with 'X')			
	Total ($m)	Total ($m)	Total ($m)	F	V^{TRN}	V^{VAL}	Comment (Optional)

Acquirer centre management

Application processing

Merchant servicing (equipment)
   POS devices
   Telecommunications link
   Other (please specify)

Authorisation and transaction processing
   Authorisation & transaction processing (excluding switching & scheme fees)
   Scheme fees (authorisation & transaction processing)
   Switching

Merchant servicing (non-equipment)

Monitoring, collections and write-offs

Disputes

Fraud
   Fraud (excluding scheme fees)
   Scheme fees (fraud investigation and prevention)

Cost of funds

Cost of capital
   Credit risks
   Operating risks

Interchange fees (credit card and scheme debit)

Other fees

Other (please specify)

Transactions: Number and Value

	Credit Cards	Scheme Debit	EFTPOS
	Number (million) / Value ($m)	Number (million) / Value ($m)	Number (million) / Value ($m)

Number of transactions acquired
Value of transactions acquired

Number of transactions (on-us)
Value of transactions (on-us)

Number of transactions over POS devices owned by the acquirer
Value of transactions over POS devices owned by the acquirer

Number of transactions over telecommunication links owned by the acquirer
Value of transactions over telecommunication links owned by the acquirer

Number of transactions over switch owned by the acquirer
Value of transactions over switch owned by the acquirer

Number of transactions (purchases only)
Value of transactions (purchases only)

Number of transactions (cash advances)
Value of transactions (cash advances)

Number of transactions (cash-out only)
Value of transactions (cash-out only)

Number of transactions (purchase and cash-out)
Value of transactions (purchase and cash-out)
   Value of cash-out component
   Value of purchase component

CHEQUE PAYMENTS: COSTS AND TRANSACTIONS

Period covered by costs information:

	Total ($m)	Fixed or Variable (mark with 'X')			
		F	**V^{TRN}**	**V^{VAL}**	**Comment** (Optional)

COMMON COSTS

Overheads relating to cheques
Systems, IT and communications
APCS fees
Fraud detection and prevention
Storage
Equipment
Other (please specify)

Cost of capital

Other
Tiering fees (Tier 1B and Tier 2 institutions)
Other (please specify)

CHEQUE PAYER (DRAWEE) INSTITUTION SPECIFIC COSTS

*** DO NOT COMPLETE - CAPTURED IN INTERMEDIATE TEMPLATES ***
Deposit/transaction account set-up, overheads and maintenance
Systems and IT
Product development and marketing
Application processing and set-up
Receipt and processing of credits to account (excl. over-the-counter deposits)
Internet banking
Phone banking
Statement production and distribution
General customer service
General account management
ATM balance enquiries, etc.
Other (please specify)

Cheque production and distribution

Processing
Processor fees
Internal Processing

Exceptions
Dishonours
Other (please specify)

Other (please specify)

COLLECTING INSTITUTION SPECIFIC COSTS

Receipt of cheque deposits
Transaction processing
Rent
Technology (equipment, systems & software)
Other (please specify)

Processing
Processor fees
Internal processing

Exceptions
Dishonours
Other (please specify)

Other (please specify)

Transactions: Number and Value

Cheque payer (drawee) side

Number (million) / Value ($m)

Number of cheques written (i.e. withdrawn)
Value of cheques written (i.e. withdrawn)
Number of consumer accounts with cheque functionality
Tier 1A institutions - total number of cheques cleared and settled (payer side)

Collecting side

Number of cheques received/deposited (over-the-counter)
Value of cheques received/deposited (over-the-counter)
Number of cheques received/deposited (agency)
Value of cheques received/deposited (agency)
Number of cheques received/deposited (other)
Value of cheques received/deposited (other)
Tier 1A institutions - total number of cheques cleared and settled (collecting side)

DIRECT ENTRY PAYMENTS: COSTS AND TRANSACTIONS

Period covered by costs information:

	Total ($m)	**Fixed or Variable (mark with 'X')**			
		F	**V^{TRN}**	**V^{VAL}**	**Comment** (Optional)

COMMON COSTS

*** DO NOT COMPLETE - CAPTURED IN INTERMEDIATE TEMPLATES ***

Deposit/transaction account set-up, overheads and maintenance
- Systems and IT
- Product development and marketing
- Application processing and set-up
- Receipt and processing of credits to account (excl. over-the-counter deposits)
- Internet banking
- Phone banking
- Statement production and distribution
- General customer service
- General account management
- ATM balance enquiries, etc.
- Other (please specify)

Overheads relating to direct entry
- Systems, IT and communications
- Maintenance
- Accepting and processing files
- Clearing and settlement
- APCA/BECS fees
- Other (please specify)

Fraud
- Fraud prevention and investigation
- Insurance
- Losses
- Other (please specify)

Cost of capital

Other general direct entry costs
- Cost of changes to BECS participants
- Agency/tiering fees (Tier 2 institutions)
- Other (please specify)

DIRECT DEBIT

User servicing
- Direct debit set-up
- Exceptions processing
- Other (please specify)

Customer servicing

Other direct debit costs (please specify)

DIRECT CREDIT

Other direct credit costs (please specify)

Transactions: Number and Value	**Number (million) / Value ($m)**
Number of direct debit transactions	
Value of direct debit transactions	
Number of direct credit payments	
Value of direct credit payments	
Tier 1 institutions - total number of direct entry transactions cleared and settled	

BPAY PAYMENTS: COSTS AND TRANSACTIONS

Period covered by costs information:

	Total ($m)	F	V^{TRN}	V^{VAL}	Comment (Optional)
		Fixed or Variable (mark with 'X')			

COMMON COSTS

	Total ($m)	F	V^{TRN}	V^{VAL}	Comment
Overheads relating to BPAY	_____	☐	☐	☐	....
BPAY fees					
Transaction related fees	_____	☐	☐	☐	....
Annual or 'one-off' fees	_____	☐	☐	☐	....
Cost of capital	_____	☐	☐	☐	....
Other (please specify)	_____	☐	☐	☐	....

BILL PAYER INSTITUTION SPECIFIC COSTS

*** DO NOT COMPLETE - CAPTURED IN INTERMEDIATE TEMPLATES ***

Deposit/transaction account set-up, overheads and maintenance
- Systems and IT
- Product development and marketing
- Application processing and set-up
- Receipt and processing of credits to account (excl. over-the-counter deposits)
- Internet banking
- Phone banking
- Statement production and distribution
- General customer service
- General account management
- ATM balance enquiries, etc.
- Other (please specify)

	Total ($m)	F	V^{TRN}	V^{VAL}	Comment
Bill payer specific overheads	_____	☐	☐	☐	....
Processing costs					
Processing transactions from a credit card account	_____	☐	☐	☐	....
Processing transactions from a deposit/transaction account	_____	☐	☐	☐	....
Fees	_____	☐	☐	☐	....
Other (please specify)	_____	☐	☐	☐	....

BILLER INSTITUTION SPECIFIC COSTS

	Total ($m)	F	V^{TRN}	V^{VAL}	Comment
Biller set-up costs	_____	☐	☐	☐	....
Biller specific overheads	_____	☐	☐	☐	....
Processing costs	_____	☐	☐	☐	....
Fees					
Capture reimbursement fees					
From credit card accounts	_____	☐	☐	☐	....
From deposit/transaction accounts	_____	☐	☐	☐	....
Other	_____				....
Other (please specify)	_____	☐	☐	☐	....

Transactions: Number and Value

	Number (million) / Value ($m)
Bill Payer side	
Value of BPAY transactions paid	_____
Total number of BPAY transactions paid	_____
Number of BPAY transactions paid from deposit/transaction accounts	_____
Number of BPAY transactions paid from credit card accounts	_____
Representative members - number of transactions processed for associate members (bill payer side)	_____
Biller side	
Value of BPAY transactions received	_____
Total number of BPAY transactions received	_____
Number of BPAY transactions received from deposit/transaction accounts	_____
Number of BPAY transactions received from credit card accounts	_____
Number of on-us BPAY transactions	_____
Representative members - number of transactions processed for associate members (biller side)	_____