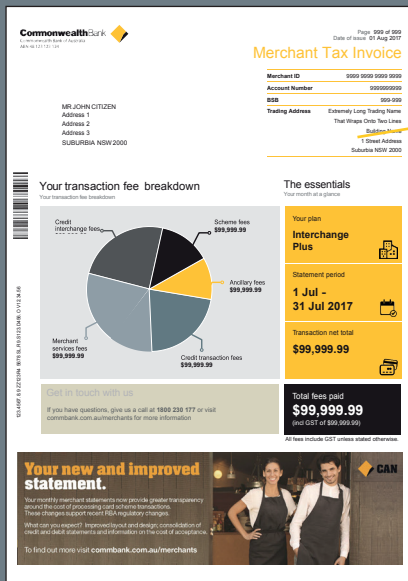


# HOW TO READ YOUR NEW STATEMENT

As part of our commitment to continually improving our service, we have enhanced our merchant statements making them easier to read.

If you have questions, give us a call on **1800 230 177** or visit **www.commbank.com.au/merchants** for more information.

This guide will help you understand the new statement format.



**Merchant Tax Invoice**

Page: 999 of 999  
Date of issue: 01 Aug 2017

**Merchant information:**  
Merchant ID: 9999 9999 9999 9999  
Account Number: 9999999999  
BSB: 999-999  
Trading Address: Extremely Long Trading Name  
T Street Address: Suburban NSW 2000

**Your transaction fee breakdown:**  
Credit Interchange fees: \$99,999.99  
Merchant services fees: \$99,999.99  
Credit transaction fees: \$99,999.99  
Schemes fee: \$99,999.99  
Ancillary fees: \$99,999.99

**The essentials:**  
Your plan: Interchange Plus  
Statement period: 1 Jul - 31 Jul 2017  
Transaction net total: \$99,999.99  
Total fees paid: \$99,999.99 (incl GST of \$99,999.99)

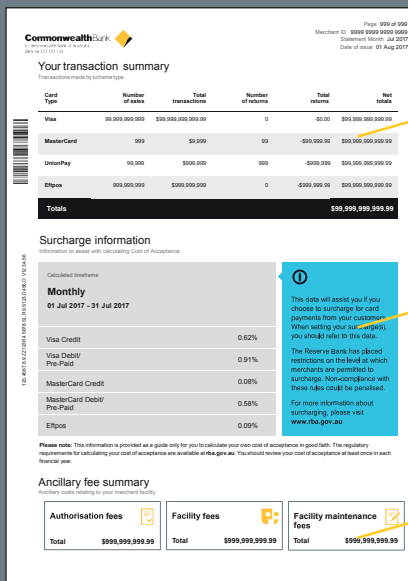
**Your new and improved statement.**  
Your monthly merchant statements now provide greater transparency about the cost of processing card payments transactions. These changes support recent RBA regulatory changes. What can you expect? Improved layout and design, consolidation of merchant statement card information on the card of acceptance. To find out more visit [commbank.com.au/merchants](http://commbank.com.au/merchants).

## Your merchant information

- Your merchant details clearly displayed at the top.
- Your information will be displayed at a merchant number level.

## Synopsis of monthly fees

- Graphical representation of data.
- Pie charts displaying the total fee summary.
- Period and plan type are clearly displayed.



**Your transaction summary**  
Transactions listed by scheme type

Card Type	Number of sales	Total transactions	Number of returns	Total returns	Net totals
Visa	99,999,999.99	\$99,999,999.99	0	-\$0.00	\$99,999,999.99
MasterCard	999	\$9,999	99	-\$99,999.99	\$99,999,999.99
UnionPay	99,999	\$999,999	999	-\$999,999.99	\$99,999,999.99
Eftpos	999,999,999	\$999,999,999	0	-\$999,999.99	\$99,999,999.99
<b>Totals</b>					<b>\$99,999,999.99</b>

**Surcharge information**  
Information to assist with calculating Cost of Acceptance

Calculator timeframe	Visa Credit	Visa Debit/Pre-Paid	MasterCard Credit	MasterCard Debit/Pre-Paid	Eftpos
Monthly 01 Jul 2017 - 31 Jul 2017	0.62%	0.91%	0.08%	0.08%	0.09%

**Ancillary fee summary**

Authorisation fees	Facility fees	Facility maintenance fees
Total: \$999,999,999.99	Total: \$999,999,999.99	Total: \$999,999,999.99

## Summary of transactions

- Information clearly displayed on fees per scheme including credit, debit and prepaid card transactions.

## Cost of Acceptance

- Important information to assist you with calculating your average cost of accepting card types for surcharging purposes.

## Summary of facility fees

- Ancillary fees are grouped and displayed on a summary and line item level.