Average Merchant Service Fee

Reporting period: quarter ending 30 September 2026

The average Merchant Service Fees (MSF) shown below are published in accordance with the Reserve Bank of Australia's *Standard No. 3 of 2016*. They are designed to help you compare the fees you pay with the average paid by similar businesses. They are not your individual merchant service fee and do not represent all costs associated with accepting card payments.

Reporting organisation	First Data Merchant Solutions Australia
Reporting period	1 July 2026 – 30 September 2026

All direct merchants	Small merchants	Medium-sized merchants
0.65%	**0.90%**	**0.72%**

Average Merchant Service Fee by merchant category and card type (excluding GST)

Merchant category	Card type	Merchant Service Fee (%)
All direct merchants		**0.65%**
Domestic (card present)	Debit & prepaid	0.54%
	Credit	0.94%
Domestic (card not present)	Debit & prepaid	0.31%
	Credit	0.89%
Foreign	Debit & prepaid	3.06%
	Credit	3.23%
Small merchants		**0.90%**
Domestic (card present)	Debit & prepaid	0.78%
	Credit	1.12%
Domestic (card not present)	Debit & prepaid	0.68%
	Credit	1.14%
Foreign	Debit & prepaid	3.11%
	Credit	3.24%
Medium-sized merchants		**0.72%**
Domestic (card present)	Debit & prepaid	0.85%
	Credit	1.17%
Domestic (card not present)	Debit & prepaid	0.33%
	Credit	0.92%
Foreign	Debit & prepaid	3.17%
	Credit	3.23%

All figures are averages across merchant categories, exclusive of GST, and are provided for transparency purposes.

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Description of services and metrics

Merchant Service Fee
The transaction-related fees charged to a merchant for accepting card payments, comprising interchange fees, scheme fees and the acquirer margin, expressed as a percentage of the value of those card transactions. It excludes non-transaction charges such as terminal rental.

Direct merchants
Merchants that obtain card acquiring services directly from Fiserv, or through a payment facilitator that is a related body corporate of Fiserv.

Small merchants
Merchant groups with card transactions of less than $1 million in the 12 months to the end of the quarter (or less than $250,000 in the quarter for merchants with Fiserv for less than 12 months), excluding cash-out.

Medium-sized merchants
Merchant groups with card transactions of $1 million to $10 million in the 12 months to the end of the quarter (or $250,000 to $2.5 million in the quarter for merchants with Fiserv for less than 12 months), excluding cash-out.

Domestic (card present)
Transactions on Australian-issued cards where the cardholder and card (or a digital wallet) are present at the merchant's physical point-of-sale device. Online payments made via a QR code or website link are not card present.

Domestic (card not present)
Transactions on Australian-issued cards that are not card present, such as online, in-app, phone and mail order payments.

Foreign
Transactions on cards issued outside Australia, accepted by merchants in Australia.

Debit & prepaid / Credit
Transactions on eftpos, Debit Mastercard and Visa Debit cards (including prepaid), and on Mastercard and Visa credit cards.

More information

To understand the fees on your account, refer to your merchant statement or contact your Fiserv account manager. Further information on the RBA's card payments reforms is available from the Reserve Bank of Australia at rba.gov.au.

Last updated: 1 November 2026

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