Compayr

Merchant toolkit · October 2026 reforms

Understanding your merchant statement

Where the common fees sit on a merchant statement. This is a generic, illustrative example — not a real statement, and the figures below are made up to show the layout only.

Card turnover / total sales

The total value of card payments processed in the period (example: $50,000).

Merchant service fee (MSF)

The percentage charged on card turnover. It may be shown blended, or split by card type.

Per-transaction fee

A fixed amount charged on each transaction, separate from the percentage (example: $0.10 each).

Interchange & scheme fees

On interchange-linked (cost-plus) statements, the wholesale costs appear as their own lines beneath your margin.

Terminal rental

A fixed monthly charge for hardware, separate from processing (example: $30/month).

Monthly & minimum fees

Account fees, or a minimum monthly charge applied if your processing is below a threshold.

GST

How GST is shown on your fees — statements are commonly GST-inclusive.

Effective rate

Total card fees divided by card turnover for the period — the single number that lets you compare like for like.

Example figures are illustrative only and do not reflect any real provider or account.