Average Merchant Service Fee (MSF) - Report

Reporting Organisation: Westpac Group

Reporting Period: 01/07/2026 - 30/09/2026

Merchant Categories		Merchant Service fee (%)
All direct merchants		0.55
Domestic (card present)	Debit & prepaid	0.33
	Credit	0.75
Domestic (card not present)	Debit & prepaid	0.35
	Credit	0.8
Foreign	Debit & prepaid	2.36
	Credit	2.49
Small merchants		0.79
Domestic (card present)	Debit & prepaid	0.6
	Credit	0.94
Domestic (card not present)	Debit & prepaid	0.69
	Credit	1.03
Foreign	Debit & prepaid	1.93
	Credit	2.15
Medium-sized merchants		0.65
Domestic (card present)	Debit & prepaid	0.43
	Credit	0.81
Domestic (card not present)	Debit & prepaid	0.58
	Credit	0.95
Foreign	Debit & prepaid	1.98
	Credit	2.16