



WHY SELECT THE CSA OFFER?



Overall, the CSA proposal provides higher savings vs both the NAB and Till Payments offers. Projected fee savings will be outlined in the savings report provided to each individual member.



CSA achieves superior savings by selecting the best pricing structure (blended or interchange++) and card routing solution for each individual member. A blended rate solution with fixed routing may not achieve the best possible results for every member.



The NAB and Till Payments offers are conditional upon sensitive transactional data being shared with Metcash, while Live Group will not share any transaction level data with CSA.

Sample of TIR/CSA members and their results when comparing the NAB offer to that of CSA

Stores	Curent Merchant Cost	CSA Savings \$	CSA Savings %	NAB Savings \$	NAB Savings %	Variance \$
Retailer 1	\$38,874	\$18,150	47%	\$13,605	35%	\$4,545
Retailer 2	\$60,392	\$21,867	36%	\$19,861	33%	\$2,006
Retailer 3	\$38,928	\$16,017	41%	\$13,008	33%	\$3,009
Retailer 4	\$36,022	\$15,510	43%	\$12,193	34%	\$3,317
Retailer 5	\$22,477	\$8,873	39%	\$7,055	31%	\$1,848
Retailer 6	\$23,173	\$8,789	38%	\$6,305	27%	\$2,484
Retailer 7	\$16,627	\$4,471	27%	\$4,186	25%	\$285
Retailer 8	\$27,362	\$8,916	33%	\$7,416	27%	\$1,501
Retailer 9	\$32,571	\$11,332	35%	\$9,063	28%	\$2,269
Retailer 10	\$15,012	\$4,471	30%	\$3,314	22%	\$1,157
Retailer 11	\$17,184	\$4,561	27%	\$4,683	27%	-\$122
Retailer 12	\$24,011	\$7,496	31%	\$7,514	31%	-\$18
Retailer 13	\$533,689	\$170,914	32%	\$170,664	32%	\$250
Retailer 14	\$12,553	\$4,610	37%	\$3,408	27%	\$1,202
Total	\$898,875	\$305,977	34%	\$282,245	31%	\$23,732

OTHER BENEFITS OF JOINING CSA

Items	CSA/Live Group	NAB
Flexible Pricing Options	Blended Rates & Interchange ++	Blended Rates only
Data Privacy	CSA will not have access to members' detailed transactional data as part of taking up the merchant services agreement with Live Group.	NAB offer is conditional upon consent being granted for NAB to share detailed transactional data. This permits a third party to use this data to conduct analysis or sell your data.
Least Cost Routing Flexibility	Yes	No
Other Value Adds	<ul style="list-style-type: none"> ■ Qantas Points ■ Last terminal settlement (9.30pm AEST) into any bank account ■ Comprehensive reporting ■ Price Match Policy 	No
No Rebate No Margin	CSA is not capping a rebate or margin. All benefits are passed on to our members to ensure members achieve the lowest possible rates, delivering maximum cost savings.	No



WHO IS ELIGIBLE?

- ✔ All CSA members in Tasmania.
- ✔ TIR members are eligible if you join CSA as an Associated Member.

The cost is \$70 per month for the period of the Eftpos Agreement and this cost is built into the savings report provided to members. The agreement is for 3 years.

NEXT STEP

Email
katrinachung@coopsupermarkets.com.au
 a complete one month Merchant statement.

Katrina will respond **within 24 hrs** with a comprehensive Merchant Fee Savings analysis.

*The Live group CSA Merchant Services deal is only available to CSA Members authorized by CSA and whose business is a supermarket or IGA store. To be eligible, the CSA Member must first obtain a Fee Savings Calculation from CSA and referral to Live group. A CSA Member must apply to Live group via the Live eftpos application form, available at <https://application.liveftpos.com.au>. Any CSA Member participating in the Live group CSA Merchant Services deal will do so under the Live eftpos merchant terms and conditions, available at: <https://www.liveftpos.com.au/LEMerchantTnC.pdf>

CSA Terms and Conditions. By taking up the Live group offer, CSA members agree to the following terms and conditions:
 1. CSA members agree to pay CSA the following CSA Strategic Merchant Rate Access Fee (which will be invoiced directly by CSA):
 a. One-off sign-on fee of \$350 per store to for recovery of consultancy and legal costs of tender.
 b. Annual fee of \$350 per store to cover the compulsory Mastercard program fee.
 c. The default CSA mandated routing is for eligible multi-network Visa debit and prepaid transactions to be routed to eftpos, and for eligible multi-network Mastercard debit and prepaid transactions to be routed to Mastercard. This is necessary to meet the requirements of the eftpos and Mastercard strategic merchant rate agreements. To achieve better fee savings outcomes for both the member and in aggregate for all CSA members, in a few circumstances, CSA may mandate eligible multi-network Mastercard debit and prepaid transactions be routed to eftpos. In such cases, this alternate routing will be noted on the Merchant Fee Savings Report, and an annual surcharge fee of \$2,150 per store will apply. The surcharge fee covers additional costs that may be incurred by CSA in the event of not meeting all conditions of the eftpos and Mastercard agreements. In all such instances, the member will receive higher fee savings with the alternate routing and annual surcharge fee applied, than with the default routing and no annual surcharge fee. This fee may be waived in part or in full at CSA's discretion.
 2. CSA members agree to sign up all their stores that are current CSA Member stores.
 3. CSA members will accept eftpos and Mastercard debit, prepaid and credit cards at all outlets.
 4. CSA members agree not to apply any surcharge or other form of transaction fee for use of eftpos or Mastercard debit, prepaid or credit cards and ensure all staff are well informed and trained.
 5. CSA members will display any payment methods or payment networks branding with equal prominence as each other at all point of sale and terminal displays / screens (in store or through any other communication channel)
 6. CSA members agree to invite eftpos and Mastercard to participate equally and with equal prominence, in any promotional activities regarding payment methods or payment networks.

*A business must be a Qantas Business Rewards Member to earn Qantas Points for business. A one-off join fee of \$109.50 including GST normally applies, however this will be waived for Live eftpos customers that join via <https://www.qantasbusinessrewards.com/liveftposfree>. Membership and Qantas Points are subject to the Qantas Business Rewards Terms and Conditions. Qantas Points for business are offered under the Live eftpos Terms and Conditions. Qantas Points plans for CSA members will incur revised fees.