

PAYMENTS · SMALL BUSINESS 2026

Card Surcharges End Today. Here Is Your Checklist.

From 1 October 2026 you can no longer surcharge eftpos, Visa or Mastercard. What to change, channel by channel, and who to call.

Surcharges on **eftpos, Mastercard and Visa** debit, prepaid and credit cards ended on **1 October 2026**, in store and online. American Express announced its own no-surcharge rules from the same date. Check any other payment method with your provider.

■ The numbers behind the ban (RBA, March 2026)

Measure	Figure
Surcharges paid by consumers each year	\$1.6b of \$1.8b
Lower wholesale card costs for merchants	about \$910m a year
Consumer credit interchange cap	0.3% , from 1 Oct 2026
Debit and prepaid interchange cap	8c or 0.16% , from 1 Oct 2026
Commercial credit cap	0.8%, unchanged
Foreign issued card cap	1.0% , from 1 Apr 2027

■ Channel by channel

- ☐ **Counter:** surcharge off on every terminal, stickers down, receipts checked.
- ☐ **Online:** checkout, gateway and plugins. Search your site for "surcharge".
- ☐ **Invoices and quotes:** templates, recurring invoices, notes on quotes already sent.
- ☐ **Subscriptions:** memberships and repeat billing set up months ago.
- ☐ **Payment links:** the fee is often set in the link tool itself.
- ☐ **Phone orders:** scripts, virtual terminals and whoever answers.

A fee by another name is still a surcharge

A "processing" or "service" fee added only when someone pays by card is still a surcharge. A genuine fee that applies to everyone, however they pay, is a different matter.

■ Three honest ways to handle the cost

Option	When it suits
Absorb it	Card costs are small or falling under the new caps
Build it into prices	Costs are material. Change prices once, keep channels consistent
Cut the cost	Your payment plan has not been reviewed in a while

■ Ask your payment provider

- Will my rate fall now the interchange caps are lower?
- Is **least-cost routing** on for my terminals?
- When will my statement show the new standardised breakdown?
- Is surcharging off on every terminal, gateway and virtual terminal?
- Are there fees I could remove, like rental on unused terminals?

■ Tell customers once, everywhere

- A "no card surcharges" sign at the counter
- Website FAQ and terms updated
- One short SMS or email to regulars
- Greeting and on-hold message
- Your AI receptionist's answers

■ First week

- 1 Terminals, with a test payment
- 2 Online, links and subscriptions
- 3 Templates and website
- 4 Brief staff and AI
- 5 Decide on prices
- 6 Call your provider

General information only

Confirm the specifics for your business with your payment provider, accountant or adviser. Uniden Voice does not process card payments, but can update your greeting, on-hold message, AI receptionist and SMS so customers hear one clear answer.