Card Surcharging Reforms: Partner Messaging & FAQ guide

Purpose

This guide has been developed to help our software partners communicate consistently and confidently with their customers about the upcoming card surcharge changes.

Use this guide alongside the information provided on our RBA Reform Resource Hub and our merchant resources to help inform your customers about the changes.

What is changing?

From 1 October 2026, businesses in Australia will no longer be permitted to apply a surcharge to Visa, Mastercard or eftpos card payments.

While the Reserve Bank of Australia's (RBA) reforms apply to Visa, Mastercard and eftpos payments, American Express has separately announced that surcharging on Amex card transactions will also end from 1 October 2026.

These changes apply across Australia and are not specific to any one payment provider.

Importantly, payment fees aren't disappearing.

Businesses will continue to incur payment processing costs when customers pay by card. The key change is that these costs can no longer be recovered through a separate card surcharge.

What has changed from 1 July 2026?

As part of our phased transition to the new industry requirements:

- From 1 July 2026, newly onboarded merchants are no longer supported to apply card surcharging. This change has already been implemented within Ezidebit systems and payment workflows to help reduce disruption ahead of the broader industry changes taking effect on 1 October 2026.
- For now, existing merchants who currently surcharge are not affected by this operational change and will continue to receive guidance and support as we approach the October date, when their changes will come into effect.

Talking to merchants

When discussing the reforms with merchants, keep your messaging simple, clear, and consistent.

We recommend focusing on these three key messages:

1. Payment fees aren't disappearing. Businesses will continue to incur payment processing costs when customers pay by card.
2. From 1 October 2026, businesses will no longer be permitted to apply a surcharge to Visa, Mastercard, eftpos or American Express (Amex) card payments. This is an industry-wide change, regardless of who their payment provider is.
3. No immediate action is required today. However, businesses should begin reviewing whether they currently apply a surcharge, how much surcharge revenue they currently receive and how payment costs are currently managed within their business. The right approach will depend on their business model, customer base and payment costs.

Additional guidance and practical resources will continue to be released over the coming weeks.

If you're unsure how the reforms apply to a particular merchant, direct them to the [RBA Reform Resource Hub](#) or contact your Partner Manager before providing guidance.

Updating your customer assets and collateral

For consistency, you should review and ensure all your customer facing assets and collateral referencing surcharging has been updated, including:

- Ensuring sales and customer-facing teams are aligned on how fees are positioned to new merchants, moving away from passing on card costs
- Customer-facing experiences like hosted payment pages should have all references to passing on card fees removed
- Marketing, product and sales collateral used when acquiring or onboarding new merchants, should no longer mention surcharging or fee pass-through
- Surcharging functionality will need to be disabled to support compliance with the new rules from 1 October 2026
- Existing fee-free or surcharge-based arrangements may require review and could be impacted by the reforms
- Review merchant agreements, onboarding journeys and customer communications to determine whether updates are required.

What should I avoid saying when talking to customers?

Avoid statements like:

"Payment fees are disappearing."
"Your costs will definitely go down."
"You'll need to increase your prices."
"Changing payment providers will avoid these changes."
"Ezidebit will automatically handle everything."
"Nothing will change for your business."
“Ezidebit has provided legal advice.”

Every business is different, and the impact of these reforms will vary depending on individual circumstances.

What have our merchants already been told?

Merchants have already been emailed to communicate that:

- Payment processing fees will continue to apply
- From 1 October 2026, businesses will no longer be permitted to apply a surcharge to Visa, Mastercard, eftpos or American Express (Amex) card payments
- No immediate action is required today
- Businesses should begin understanding whether they currently apply a surcharge
- Businesses should begin understanding how much surcharge revenue they currently receive
- Businesses should review how payment costs are currently managed within their business.

Merchants have also been directed to:

- The RBA Reform Resource Hub
- Card surcharge changes explained: What businesses need to know

Frequently asked merchant questions and proposed answers

- **Does this mean payment fees disappear?**

  No. Businesses will continue to incur payment processing costs when customers pay by card.
  The reforms relate to surcharging (passing the cost to customers), not the underlying costs of accepting card payments.

- **Does this affect direct debit payments from bank accounts?**

  No. These changes apply to card payments only and do not affect direct debit payments from bank accounts.

- **How do I know if I currently apply a surcharge?**

  A merchant may currently be applying a surcharge if:
  - Customers see an additional charge when paying by card
  - A surcharge appears on customer receipts
  - Their payment terminal automatically adds a fee to card transactions
  - Their software platform is configured to apply a surcharge.

  Merchants may also find information about their surcharging arrangements or payment fees in their agreement with their payment service provider.

- **Do I need to change my prices?**

  Every business is different.
  Businesses should consider their own circumstances when deciding how to manage payment costs following the end of surcharging. The right approach will depend on their business model, customer base and payment costs. Businesses may wish to seek advice from their accountant or business advisor.

- **What should I do now?**

  No immediate action is required.

  However, now is a good time for merchants to:

  - Understand whether they currently apply a surcharge
  - Understand how much surcharge revenue they currently receive
  - Review how payment costs are currently managed within their business
  - Stay informed as additional guidance becomes available as we approach 1 October 2026.

- **What changed from 1 July 2026?**

  From 1 July 2026, newly onboarded merchants are no longer supported to apply card surcharging on our payment platforms.

  This is part of our phased transition ahead of the broader industry changes taking effect on 1 October 2026.

  Existing merchants who currently surcharge are not affected by this operational change and will continue to receive guidance as the implementation date approaches.

Key dates

Date	What is happening
1 July 2026	Newly onboarded merchants are no longer supported to apply card surcharging.
June–September 2026	Education and preparation. Ezidebit will continue providing resources and guidance to support partners and merchants.
1 October 2026	Businesses will no longer be permitted to apply a surcharge to Visa, Mastercard or eftpos card payments under the RBA reforms. American Express has separately announced that surcharging on Amex card transactions will also end from this date.

Before responding to merchant questions

We recommend you:

- ✓ Review this Card Surcharging Reforms - Partner Messaging & FAQ Guide
- ✓ Read the merchant guide 'Card surcharge changes explained: What businesses need to know'
- ✓ Direct merchants to the RBA Reform Resource Hub for the latest information and resources
- ✓ Use the approved messaging to help ensure merchants receive clear and consistent information
- ✓ Contact your Partner Manager if you're unsure how the reforms apply to a particular merchant or scenario

Resources

Available now

Card Surcharging Reforms - Partner Messaging & FAQ Guide (this PDF)

RBA Reform Resource Hub

Card surcharge changes explained: What businesses need to know