

PAYMENTS · PRICING 2026

Surcharges Are Gone. Reprice Once, Explain It Once.

Card surcharges on eftpos, Visa and Mastercard ended on 1 October 2026. How to cover the cost honestly, and how to stop answering the same question all month.

From 1 October 2026 you cannot surcharge eftpos, Mastercard or Visa payments, in store, online or over the phone. American Express announced its own no-surcharge rules from the same date. The cost has not gone away, but it is often **smaller than it feels**.

■ The cafe: \$40,000 a month on cards (illustrative)

Scenario	Monthly cost	Price change
Absorb, current 1.1% plan	\$440 from margin	None (\$5,280 a year)
Reprice, current plan	\$440 covered	About 1.1%
Better plan at 0.8%, absorb	\$320 from margin	None (\$3,840 a year)
Better plan, reprice	\$320 covered	About 0.8%

Ring your provider first, then set prices

Reprice first and you may lock in a rise you did not need. On a \$5.50 coffee, 0.8% is about four cents.

■ The plumber: \$12,000 a month paid by card (illustrative)

- A 1.5% invoice fee recovered about \$180 a month, or about \$1.50 a job.
- Remove the fee from the **invoice template** and recurring invoices.
- Check the **payment link** settings, where fees are often set separately.
- New **phone payment script**, and surcharge off in the virtual terminal.
- A short note to anyone holding a **quote that mentions a card fee**.

■ You can

- Build card costs into your prices
- Offer discounts, including for cash
- Charge genuine fees that apply to everyone
- Shop around for a cheaper payment plan

■ You cannot

- Surcharge eftpos, Mastercard or Visa
- Rename a card-only fee as a "service fee"
- Add a card fee to invoices or links
- Assume other methods are treated the same

■ The new interchange caps

Card	Cap	From
Australian consumer credit	0.3%	1 Oct 2026
Australian debit and prepaid	8c or 0.16%	1 Oct 2026
Commercial credit	0.8% (unchanged)	No change
Foreign issued	1.0%	1 Apr 2027

■ Let your phones answer the question

- ☐ AI phone agent: "We do not charge card surcharges."
- ☐ Greeting and on-hold message updated today.
- ☐ One SMS to regulars from your business number.
- ☐ Payment links by SMS instead of reading card numbers aloud.
- ☐ One sentence every staff member uses.

General information only

Figures are illustrative. Use your own statement and confirm specifics with your provider or adviser. VOCPhone does not process card payments, but can update your greeting, on-hold message, AI agent and SMS.