

TUESDAY 29 SEPTEMBER 2026

Card surcharges end on 1 October. Is your practice ready?

What is changing, what it will cost your practice and the decisions to make before the deadline

Acknowledgement of Country

In the spirit of reconciliation, Cubiko acknowledges the Traditional Custodians of country throughout Australia and their connections to land, sea and community. We pay our respect to their Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander peoples today.

Artwork by Tallulah Mewett



BEFORE WE START

Welcome and housekeeping



We're recording

The recording, slides and your certificate will be emailed after the session



Ask as we go

Drop questions in the chat at any time and we'll work through them before the half hour is up



Keep an eye out for polls

We'll be dropping a poll throughout the webinar and would love your input!

INTRODUCTIONS

Your speaker today



Sean Fincham – Chartered Accountant

CFO / Head of Calculate

THE ONE LINE VERSION

From 1 October 2026, card surcharges are ending.

Most practices need to make a decision about patient fees, merchant setup or practitioner service fee agreements before then.

AGENDA

What we'll cover

- | | | |
|----|------------------------------------|--|
| 01 | What is changing on 1 October | Networks, mechanism, timing and key dates |
| 02 | Why the RBA is removing surcharges | The history, the review and what it means for patients |
| 03 | What it means for your practice | Who bears the cost, sizing the gap, billing models |
| 04 | Preparing your practice | Three decisions and a compliance check |
| 05 | Q&A | Your questions answered |

QUICK POLL

Does your practice currently surcharge card payments?

Yes, at the terminal

Yes, through our PMS or online

No, we absorb merchant fees

Not sure

Pick the closest match

01

What is changing on 1 October

Which payments are affected, how the ban actually works, what is still allowed and the dates to put in your calendar.

Surcharging ends on all four major card networks

4

Networks covered

eftpos, Mastercard and Visa are prohibited from 1 October 2026. American Express has voluntarily joined

0

Exemptions

None for any business, including not-for-profits and healthcare. General practice is not carved out

1 Oct

The date that counts

The rules apply to the date payment is collected, not the date of service

Two things happen on the same day

How the ban works

- The RBA is lifting its ban on "no-surcharge" rules rather than legislating a ban directly
- Card networks and payment providers enforce it through their merchant agreements
- Your provider, not a regulator, is the one switching it off

Interchange caps drop

- Consumer credit: 0.8% down to 0.3%
- Debit: 10c down to 8c, or 0.16%
- This is the offset. Lower caps should mean lower merchant fees, which we come back to later in this webinar

What is still allowed, and what is not

Still allowed

- Weekend and public holiday surcharges
- Booking fees and service fees for a genuine service
- Cash discounts

Not allowed

- Renaming a surcharge as an admin fee, service fee or card fee
- Surcharging through your practice management system or payments integration, not just the terminal
- A surcharge on a September consult that is paid on or after 1 October

Key dates for your calendar

1 Oct 2026

Surcharging ends

Interchange caps apply from the same day

30 Oct 2026

Fees published

First publication of merchant service fees by networks and large acquirers

30 Jan 2027

Pass-through reports

First interchange pass-through reports

1 Apr 2027

Foreign cards and statements

Foreign card cap and enhanced merchant statements begin

02

Why the RBA is removing surcharges

Where surcharging came from, why it no longer does its job, and the honest answer on whether patients come out ahead.

Surcharging was a 2003 fix for a different payments landscape

2003

Surcharging allowed

The RBA stopped Visa and Mastercard banning merchant surcharges

2007

Extended to debit

The same rules extended to Visa Debit

2024 to 2025

Review begins

Merchant card payment costs review starts in 2024; consultation paper lands July 2025

Mar 2026

Conclusions

Conclusions paper published by the Payments System Board

02 · WHY THIS IS HAPPENING

"The surcharging framework is no longer fit for purpose"

Reserve Bank of Australia, Conclusions Paper, March 2026

Australia is near cashless

Surcharging was meant to steer people toward cheaper payment methods

It no longer steers behaviour

It just adds friction and cost at the counter

Built for consumers

The stated intent is helping consumers, which means your patients

Transparency is the other half, and patients get simpler, not necessarily cheaper

Transparency reforms

- Networks and large acquirers must publish merchant service fees quarterly
- Interchange pass-through must be reported
- Clearer merchant statements from 2027, so practices should find it easier to compare providers

Does this help patients?

- Simpler and more predictable at the counter
- Not necessarily cheaper overall, because costs get built into prices
- Be honest with patients about this when they ask

03

What it means for your practice

Who actually bears the cost, how big the gap is likely to be, and why your billing model changes the answer.

Start with who actually bears the cost

In most practices the money collected at reception is the practitioner's billings, not practice income. That changes the whole conversation.

Multi-merchant facility

One facility per practitioner

- Once fees cannot be passed on via surcharge, the practitioner wears them directly
- The practice entity is largely not exposed

Single merchant facility

Practice collects on behalf of practitioners

- The practice absorbs the merchant fees unless it recovers them another way
- This is where the exposure sits

Expect a shortfall, but not the full amount you collect today

\$100s

A month in surcharges

Many practices have been collecting hundreds of dollars a month in surcharge revenue

Lower

Merchant fees ahead

Interchange caps should lower your merchant fees. Providers have said they expect fees to fall and savings to be passed on

The gap

Is what you plan around

Surcharge revenue, less merchant fees, less the expected interchange saving

Your billing model decides which levers you have

Bulk billing

- Prices are regulated, so you cannot adjust them when surcharging is removed. The RBA acknowledges this
- The cost has to be absorbed, or managed through merchant structure and service fee agreements

Mixed and private billing

- You may reflect card acceptance costs in your fees
- The RBA is explicit: businesses can build the cost into prices, they just cannot add it as a separate surcharge
- In practice this means reviewing the gap and deciding how much of it your fee schedule carries

Homework: find your number this week

1

Pull surcharge revenue

Your last three months of surcharges collected at reception and online

2

Pull merchant statements

The merchant fees you paid over the same three months

3

Subtract the saving

Take off the interchange saving your provider expects to pass on

4

That is your number

The difference is what you are planning around for October

04

Preparing your practice

Three decisions to make in order, a compliance check for the last week of September, and getting your team ready.

The important decisions your practice can make

1

Merchant structure

Review whether single or multi-merchant is right for you before changing anything else. It flows on to reconciliation, service fee calculation and practitioner agreements

2

Patient fees

Mixed and private billing practices: decide whether card acceptance costs sit in the fee schedule. Update fee displays, website and booking platform

3

Service fee arrangements

Single merchant practices: decide how merchant fees are recovered from practitioners, and amend agreements where needed

Single merchant practices have three options

A

Absorb the new cost

The practice carries the merchant fees as a cost of doing business

B

Increase patient fees

Mixed and private billing only.
Communicate it to patients as a simplification, not a price rise

C

Recover via service fees

Add merchant fee recovery to the service fee agreement, as a line item or built into the percentage. This needs a conversation with practitioners and usually an amended agreement

Handling merchant fee recovery in Calculate

If you add merchant fee recovery to your service fee agreements, the calculation needs to reflect it every cycle without manual adjustment.

- Add merchant fee recovery as a line item or build it into the service fee rules.
- Apply it consistently across practitioners on the same agreement
- Keep the working visible so practitioners can see how their figure was reached

Create a fee rule for Dr. Lauri Kerr

CancelCreate Rule

Basic Setting

Items Filtering

Payments Filtering

Payer

Private Payment

Payment Type

EFT

Fee Rules

Create a new rule

Name	Rule Criteria	Service Fee %	
Private EFT Payments	This rule applies when: ~ The services Payer is Private Payment ~ And, the service's Payment Type is EFT	36.00%	
General Consults	This rule applies when a transaction doesn't meet any of the above criteria	35.00%	

Compliance check for the last week of September

- | | | |
|---|---|--|
| 1 | Confirm your terminal provider has actually disabled surcharging | Several switch it off in the final week |
| 2 | Turn off surcharging in your PMS payment integration and any online booking or payment platform | Check every channel |
| 3 | Confirm you have an updated merchant agreement | Silent or still permitting it is a risk |
| 4 | If you have not heard from your provider, contact them | Best not to assume |
| 5 | Remove surcharge signage and references at reception, on invoices and on your website | Ensure the changes are clear for your patients |

Get reception ready before 1 October

1

Brief the team

Explain what is changing, when, and why the practice has made the decisions it has

2

Agree on the patient script

What to say when a patient asks why the surcharge is gone, or why a fee has changed

3

Plan for a terminal prompt

What to do if the terminal still prompts a surcharge on 1 October: do not apply it, and escalate to the provider

YOUR TAKEAWAY

Three things to remember

1 Oct

Surcharges end, no exemption

All four networks, every channel, judged on the date payment is collected. Renaming the fee does not make it compliant

New costs

Size the gap this week

Three months of surcharge revenue, less merchant fees, less the interchange saving your provider expects to pass on

In order

Structure, fees, agreements

Merchant structure first, then patient fees where your billing model allows, then practitioner service fee arrangements

BOOK A DEMO

See merchant fee recovery in Cubiko Calculate

If you are adding merchant fee recovery to your service fee agreements, Calculate handles the line item or percentage every cycle, with the working visible to practitioners. Scan the code to book a 30 minute walkthrough with the Cubiko team.

Scan to book a demo

The booking link will also be in the follow-up email



Thank you, over to your questions

Drop anything we haven't covered in the Q&A.