CHECKLIST · RULES & COSTS

Card surcharges end on 1 October. Here's what businesses need to do this week

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- [ ] **Call your payment provider.** Confirm that surcharging will be switched off on every channel you use: terminals, online checkout, invoicing, booking systems and in-app payments. Not every channel updates automatically. CommBank, for example, says it will switch off surcharging on some of its online platforms, but businesses must turn it off themselves on terminals and in connected point-of-sale, practice management and other third-party systems.
- [ ] **Remove surcharge notices** from counter signs, menus, your website, checkout pages, invoices and terms of trade.
- [ ] **Check any "service fees"** apply to every customer regardless of payment method. If they only apply to card payments, remove them.
- [ ] **Check open invoices.** Any invoice paid by card on or after 1 October can't carry a surcharge, even if it was issued earlier.
- [ ] **Run a test transaction** on each payment channel after the change, and brief staff so they can answer customer questions.
- [ ] **Review your merchant plan.** Once the largest providers publish fee data from 30 October, compare what you pay against the market.

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