CHECKLIST · BUSINESS

Paying the ATO by card: fees, deadlines and the alternatives

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- [ ] **Find out who pays the ATO by credit card.** Ask the owner and bookkeeper which tax payments and payment plans run on a credit card today.
- [ ] **Put 30 June 2027 in the calendar.** That's the last day you can pay the ATO directly by credit card.
- [ ] **Switch any credit-card payment plan before July 2027.** Change it in ATO online services. Allow one business day for a debit card, or three for a bank account, which means cancelling the plan and setting up a new one.
- [ ] **Save the right PRN for each tax type.** Keep the income tax and activity statement PRNs with the business's payment details, so every BPAY or bank transfer lands in the right ATO account.
- [ ] **Pay at least 4 business days early.** BPAY and online-services payments can take up to 4 business days to reach your ATO account.
- [ ] **Plan for losing the card's interest-free days.** Late tax attracts GIC (11.51% a year for October to December 2026), so set money aside before each due date.
- [ ] **Check any third-party card provider before using it.** Once providers are named, compare their fees and processing times and confirm they're genuine before you pay through them.

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