

# Your October readiness checklist

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Things a merchant may want to confirm ahead of 1 October 2026. Each item is a neutral action, not a recommendation.

- ☐ Pull your last three merchant statements and note turnover, card mix and total fees.
- ☐ Work out your effective rate: total card fees divided by card turnover.
- ☐ Confirm whether you currently surcharge, and on which card types.
- ☐ Identify your pricing model: flat rate, interchange-linked, or surcharge-funded.
- ☐ Ask your provider for its post-October position in writing.
- ☐ Check your agreement for notice periods, equipment-return terms and any exit fees.
- ☐ Review terminal settings so any surcharge prompts are switched off before 1 October.
- ☐ Review signage, menus, websites and checkout screens for surcharge notices to update.
- ☐ Brief your staff on the change to card surcharging from 1 October.
- ☐ Allow two to four weeks if you decide to change provider.
- ☐ After 1 October, check your first statements for any lingering surcharge lines.