Compayr

Merchant toolkit · October 2026 reforms

Questions to ask your payment provider before 1 October

A checklist of questions to put to your provider ahead of the 1 October 2026 changes. These are questions to ask — not answers, and not advice.

1. From 1 October, surcharging ends on eftpos, Mastercard, Visa and American Express — how does that change what I pay?
2. What pricing model am I on: flat rate, interchange-linked (cost-plus), or surcharge-funded?
3. If I am on a surcharge-funded or “zero-cost” plan, what will my pricing be from 1 October?
4. How will the reduction in the credit-card interchange cap be applied to my account?
5. What is my current effective rate (total card fees divided by card turnover)?
6. Is least-cost routing enabled on my terminal, and on which transactions?
7. What terminal rental, monthly fees and minimum charges apply to my plan?
8. What notice period, equipment-return conditions or exit fees apply to my agreement?
9. Will surcharge prompts be removed from my terminal automatically, or do I need to do it?
10. Does my point-of-sale or integrated software add its own surcharge I need to switch off?
11. When will I see the first statement that reflects the October changes?
12. Who do I contact if a surcharge line still appears after 1 October?