

Payment card surcharge changes

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From 1 October 2026, businesses will no longer be permitted to add the cost of a payment card transaction as a surcharge. This includes payments made via Tyro terminals and Tyro eCommerce (Payment Gateway).

Why is this happening?

A Reserve Bank of Australia rule change now allows payment card companies to prohibit surcharges. This change has resulted in payment card companies updating merchant agreements to prohibit surcharges, which affects payment providers like Tyro that use these card networks.

What will change?

Prices shown must be the price the patient pays, and you can no longer display or say that there is a surcharge, fee or admin charge to cover payment card costs.

Terminal providers will turn off the surcharge function and payment cards will stop adding a surcharge to the amount billed. Instead, the transaction cost will be taken from the cost of the good or service.

What do I need to do?

There will be no disruption to your billing, and you don't need to take action, but practices and practitioners will need to decide whether to absorb the payment provider's fee or reflect it in their overall pricing.

Considerations would include:

- The arrangements between the practice and practitioner.
- Bulk-billed vs. private billing.
- The payment option the patient uses.
- The surcharge values removed by the payment services.

For more information, see this article by [The Medical Republic](#).

What does this mean for Tyro payments?

Tyro has published an article on the [Surcharge Ban](#) and how this change impacts Tyro merchants.

For Tyro Terminal

Customers can enable/disable Net Settlement. If Net Settlement is enabled, it withholds the surcharge from the settlement; we keep it as a credit to offset the invoice at the end of the month.

	Cost of service	Surcharge	Received by practice if Net Settlement Disabled	Received by practice if Net Settlement Enabled
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Before 1 October 2026	\$100	\$1.50	\$101.50	\$100
After 1 October 2026	\$100	\$0	\$100	\$98.50

For Tyro eCommerce (Payment Gateway)

How a 1.5% credit card fee will impact a \$100 service after 1 October.

	Cost of service	Surcharge	Received by practice	Tyro end of month bill
Before 1 October 2026	\$100	\$1.50	\$101.50	\$1.50
After 1 October 2026	\$100	\$0	\$100	\$1.50

What do I need to do for Payment Gateway?

For billing

You do not need to do anything. Zedmed applies the surcharge and will remove it from 1 October 2026. Tyro will no longer add the surcharge to the patient's bill, but the fee (e.g., 1.85%) will still be taken from the practitioner's bank account.

For reporting

Practices using Payment Gateway should remove the **surcharge setting** for each bank account by setting it to 0%. This value is not used for billing; it is only used for the Payment Gateway reconciliation report, which adds the % rate to Zedmed's ePayments so they can be reconciled with balances in Tyro. The screenshot shows Practice Setup > Practice > Bank Accounts tab.

Payment Gateway (OLA)

MID: TESTZEDMED2

API Key: [Redacted]

Reporting Password: [Redacted]

Surcharge: 1.85 (%)

Test Connection

Set to 0%