Payment surcharge changes

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Beginning 1 October 2026, businesses will no longer be permitted to pass on card surcharges to patients for payments made via EFTPOS, Mastercard, Visa, American Express, debit, credit or prepaid cards. This applies to all payments processed via Tyro terminals and Tyro eCommerce (Payment Gateway).

Why is this happening?

The Reserve Bank of Australia updated its regulatory framework to allow card networks (and payment providers like Tyro) to ban card-payment surcharges.

What will change?

Practices cannot add a surcharge, payment fee or administration fee when a patient chooses to pay by card.*(Note: Standard non-card fees, such as booking or service fees, remain permitted).*

Merchant fees charged by payment providers do not disappear. Practices must decide whether to absorb these fees or adjust overall service pricing to cover them.

What do I need to do?

Practices should:

- Remove or update signs, websites and other patient communications that refer to card surcharges.
- Consider how payment-processing costs will be absorbed.

Considerations:

- The arrangements between the practice and practitioner.
- Bulk-billed versus privately billed services
- The payment methods available to patients.
- Existing surcharge amounts and payment-processing costs.

For more information, see this article by The Medical Republic.

What does this mean for Tyro payments?

Tyro will automatically disable surcharging on 1 October 2026. Transaction fees will still apply, but you can no longer pass them on to patients. To learn more, see Tyro's article.

For Tyro Terminal
Customers can enable/disable Net Settlement. If Net Settlement is enabled, it withholds the surcharge from the settlement. Tyro will keep it as a credit to offset the invoice at month-end.

	Service Cost	Surcharge	Received by practice/bank account if Net Settlement is Disabled	Received by practice/bank account if Net Settlement is Enabled
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.

	Service Cost	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.

