

We're reducing the cost small businesses like yours face to accept Visa and Mastercard payments



On average small businesses can expect to save \$500* per year

We're updating regulations on the Visa and Mastercard networks. The price small businesses pay to accept Visa and Mastercard payments will decrease

Depending on your pricing plan these savings will happen automatically or your acquirer (or payment processor) will be in touch

If you don't start to see savings beginning 1 December 2025 you may want to talk to your acquirer (or payment processor) or consider other providers

See our [website](#) for more information

We estimate small businesses will save:



Businesses who receive more domestic debit card payments will see fewer savings

\$500*

on average



Businesses who receive more NZ credit and/or international card payments will see greater savings

** Based on an average small business accepting \$330,000 Mastercard and Visa transactions a year, with the average split of card types and payment methods across these networks
Actual savings will be more or less depending on the mix of transactions a business receives.
As well as the value of transactions received*

What about **surcharges**?

Surcharges must only be for the cost of accepting payment, no margin or other costs of doing business can be included in a payment surcharge. We expect all merchants to surcharge appropriately

Check out our [guidelines](#) for more information

What fees are changing?

We're lowering fees associated with accepting personal NZ credit cards and personal international cards

NZ debit card transactions are already regulated and will not change

Commercial and domestic prepaid cards will remain unregulated