



Protect Illinois Businesses and Consumers

Don't Delay Swipe Fee Relief

What is the Interchange Fee Prohibition Act?

The Interchange Fee Prohibition Act (IFPA) is the largest affordability measure enacted by Illinois in recent history. It stops banks and credit card companies from charging swipe fees on the sales tax and tip portion of transactions, saving working families and neighborhood businesses hundreds of millions of dollars each year.

The Fight Isn't Over

A federal judge recently upheld the IFPA – a major win for neighborhood businesses and working families – but big banks and credit card companies went so far as to recruit the Trump Administration to try to block Illinois' law. If they succeed, it will mean higher fees for transactions in Illinois and higher prices for businesses and consumers.

Don't Believe the Misinformation

Credit card companies already track sales tax and tips on every transaction, so this change will not be difficult to implement. Consumers will still be able to use their cards exactly as they do today, and workers will continue to receive tips exactly as they do today. Claims about having to swipe a card twice, requiring cash payments, and widespread disruption are nothing more than false scare tactics to protect profits for big banks and credit card companies.

Fight for Affordability

Illinois small businesses, working families, consumers, and nine national consumer-facing groups support the IFPA. Stand with them – not big banks and credit card companies.

Oppose changes or delays to the Interchange Fee Prohibition Act