EPC Electronic Payments Coalition

BREAKING NEWS

The Small Business - Credit Card Agreement

THE PRIVATE SECTOR DELIVERED A FREE-MARKET SOLUTION FOR BUSINESSES OF ALL SIZES

The Small Business - Credit Card Agreement delivers guaranteed savings to businesses right now – without government intervention. Interchange rates are reduced by 5%, capped at 1.25% for five to eight years, and guaranteed to save businesses $25 billion annually – no legislation required.

Congress doesn't need to act. The market already did.

Bottom Line: **The private sector delivered for Main Street. Mega-stores keep moving the goalposts – they want the service for free, and no deal will ever satisfy them.**

$200+ BILLION

in guaranteed relief over eight years – nearly a quarter trillion dollars.

Visa, Mastercard, and a class of merchants, including small businesses, reached an agreement that lowers rates and gives America's 33 million small businesses more flexibility and control over how they accept payments. **Preliminarily approved June 9, 2026.**

5% reduction in the average U.S. standard credit card interchange rates

+

1.25% cap on the standard credit card interchange rate

+

$25B in annual savings for businesses under the agreement

+

10 PTS reduction in all Visa & Mastercard credit card interchange rates.

- [x] Lower rates - guaranteed
- [x] Rate caps locked in for 5 & 8 years
- [x] More acceptance flexibility for merchants.

Who's Opposed? Corporate Mega-Stores Who Want More

THE LOUDEST OPPOSITION: GREEDY CORPORATE MEGA-STORES AND THEIR LOBBYISTS

MAIN STREET

- ✓ Guaranteed lower rates
- ✓ Locked-in rate caps
- ✓ $25B in annual savings

vs.

MEGA-STORES

- ✗ Objecting to the deal
- ✗ Want a bigger cut
- ✗ Pushing untested mandates

Small businesses got guarantees. Corporate mega-stores want more.

WALMART'S GREED IS STANDING IN THE WAY OF SMALL BUSINESS RELIEF

"[SMALL BUSINESSES] TRADED AWAY THE INTERESTS OF LARGE NATIONAL MERCHANTS for relief that is worthless to the members with the most at stake in this litigation."