

Swipeflation.com Will Help Merchants Educate Customers on High Cost of Credit Card Fees

WASHINGTON, DC, DC, UNITED STATES, November 12, 2025 /EINPresswire.com/ -- A surge in businesses asking customers to pay a fee for using credit cards has inspired a new website—[Swipeflation.com](https://www.swipeflation.com)—to help small businesses explain why it's happening and expose this hidden tax to their customers.

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The site was launched by Karen Harned, a longtime small-business advocate who led the National Federation of Independent Business Small Business Legal Center for 20 years. Throughout her career, Harned heard complaints from owners about the credit card swipe fees they were forced to pay. Now, more businesses are adding credit card surcharges to help cover these costs. According to a WalletHub [survey](#), 80% of consumers report paying credit card surcharges in the last year.

“Most customers don't realize that a percentage of every

credit card purchase goes to big banks and card companies instead of the local store they're trying to support,” said Harned, who now runs a small consulting firm. “If you want to help small businesses, or avoid these fees yourself, paying with cash is one way to do it.”

Harned said small business owners aren't profiting from the fees but are trying to offset the squeeze of high inflation and the 2–4% swipe fees they pay to credit card companies on every transaction.

About 92% of small business owners say their costs for supplies or services have risen since 2020, and 71% report at least a 20% increase, according to Business.org. With razor-thin margins in retail, food service, and other sectors, Harned said swipe fees can exceed what the owner makes on a sale.

“The cost of everything has gone up for business owners, but the ability to raise prices is limited,” Harned said. “Small businesses aren't trying to nickel-and-dime anyone. They're simply being upfront about swipe fees so customers can decide whether to pay with a card or consider paying with cash.”

To add insult to small businesses' inflation injury, when prices rise, so do swipe fee revenues for credit card companies. Nationwide, total swipe fees [topped](#) \$180 billion last year—a record—equaling more than \$1,400 per household and up 70% since before the pandemic.

The campaign provides resources including:

- Signage and messaging templates for small businesses to place at checkout and help customers understand swipe fees.
- Shareable social media graphics.
- Swag with the website name and the opportunity to log on and learn more.

Harned hopes to grow a coalition of small business associations and local business leaders to support her effort.

"No one wants an upset customer who is being asked to pay a fee to use their credit card. What they want is to give them a better understanding of why they are asking, and how cash payments are a better alternative to keep the local merchant in business," she said.

For more information, visit [Swipeflation.com](https://www.swipeflation.com).

Carlton Carroll
Lamont Street
+1 850-445-0988
[email us here](#)

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