Euromonitor International

Charge Cards in the US

February 2026

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Premium rewards and corporate spend drive charge card growth in 2025

INDUSTRY PERFORMANCE

Charge cards continue to grow as card usage rises in the US

Continued growth in US charge card transactions is driven by rewards and corporate spend

WHAT'S NEXT?

Charge card growth is expected to be driven by premium offerings and rising fees

Charge cards are positioned for growth in corporate and AI-driven payments

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2025 DEVELOPMENTS

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INDUSTRY PERFORMANCE

Steady growth in US credit card circulation driven by personal and commercial sectors in 2025
Robust growth in US credit card transactions is driven by rewards-seeking consumers

WHAT'S NEXT?

Ongoing growth in US credit card transactions will be driven by rewards and premium offerings
Capital One completes Discover acquisition, creating a major shift in US credit cards over the forecast period
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COMPETITIVE LANDSCAPE

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INDUSTRY PERFORMANCE

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WHAT'S NEXT?

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INDUSTRY PERFORMANCE

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WHAT'S NEXT?

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INDUSTRY PERFORMANCE

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Financial Cards and Payments in the US - Industry Overview

EXECUTIVE SUMMARY

Geopolitical uncertainty and regulatory changes shape demand

KEY DATA FINDINGS

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Regulatory realignment and premiumisation shape the evolution of US financial cards and payments in 2025
Regulatory shifts impact the US payment landscape during the political transition
Artificial intelligence reshapes fraud, commerce and decision-making across the US payments landscape

WHAT'S NEXT?

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COMPETITIVE LANDSCAPE

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