



Euromonitor
International

Financial Cards and Payments in the US

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Table of Contents

EXECUTIVE SUMMARY

Geopolitical uncertainty and regulatory changes shape demand

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

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?

Regulatory realignment is expected to influence financial cards and payments in the US

Premium competition and network uncertainty is set to intensify across the forecast period

The role of AI is set to expand across fintech and commerce

COMPETITIVE LANDSCAPE

Market leadership in US financial cards is shaped by scale and premium positioning

Competitive momentum and portfolio shifts reshape issuer and network performance

Capital One expands its global footprint as premium credit card competition intensifies in 2025

MARKET INDICATORS

Table 1 - Number of POS Terminals: Units 2020-2025

Table 2 - Number of ATMs: Units 2020-2025

Table 3 - Value Lost to Fraud 2020-2025

Table 4 - Card Expenditure by Location 2025

Table 5 - Financial Cards in Circulation by Type: % Number of Cards 2020-2025

Table 6 - Domestic versus Foreign Spend 2025

MARKET DATA

Table 7 - Financial Cards by Category: Number of Cards in Circulation 2020-2025

Table 8 - Financial Cards by Category: Number of Accounts 2020-2025

Table 9 - Financial Cards Transactions by Category: Value 2020-2025

Table 10 - Financial Cards by Category: Number of Transactions 2020-2025

Table 11 - Consumer Payments by Category: Value 2020-2025

Table 12 - Consumer Payments by Category: Number of Transactions 2020-2025

Table 13 - M-Commerce by Category: Value 2020-2025

Table 14 - M-Commerce by Category: % Value Growth 2020-2025

Table 15 - Financial Cards: Number of Cards by Issuer 2020-2024

Table 16 - Financial Cards: Number of Cards by Operator 2020-2024

Table 17 - Financial Cards: Card Payment Transactions Value by Operator 2020-2024

Table 18 - Financial Cards: Card Payment Transactions Value by Issuer 2020-2024

Table 19 - Forecast Financial Cards by Category: Number of Cards in Circulation 2025-2030

Table 20 - Forecast Financial Cards by Category: Number of Accounts 2025-2030

Table 21 - Forecast Financial Cards Transactions by Category: Value 2025-2030

Table 22 - Forecast Financial Cards by Category: Number of Transactions 2025-2030

Table 23 - Forecast Consumer Payments by Category: Value 2025-2030

Table 24 - Forecast Consumer Payments by Category: Number of Transactions 2025-2030

Table 25 - Forecast M-Commerce by Category: Value 2025-2030

Table 26 - Forecast M-Commerce by Category: % Value Growth 2025-2030

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SOURCES

Summary 1 - Research Sources

[Charge Cards in the US - Category analysis](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

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

Capital One's Discover acquisition signals potential future for charge cards

COMPETITIVE LANDSCAPE

American Express retains leadership in US charge cards in 2024

American Express reinforces its lead through premium refresh and limited competition

CATEGORY DATA

Table 27 - Charge Cards: Number of Cards in Circulation 2020-2025

Table 28 - Charge Cards Transactions 2020-2025

Table 29 - Charge Cards in Circulation: % Growth 2020-2025

Table 30 - Charge Cards Transactions: % Growth 2020-2025

Table 31 - Commercial Charge Cards: Number of Cards in Circulation 2020-2025

Table 32 - Commercial Charge Cards Transactions 2020-2025

Table 33 - Commercial Charge Cards in Circulation: % Growth 2020-2025

Table 34 - Commercial Charge Cards Transactions: % Growth 2020-2025

Table 35 - Personal Charge Cards: Number of Cards in Circulation 2020-2025

Table 36 - Personal Charge Cards Transactions 2020-2025

Table 37 - Personal Charge Cards in Circulation: % Growth 2020-2025

Table 38 - Personal Charge Cards Transactions: % Growth 2020-2025

Table 39 - Charge Cards: Number of Cards by Issuer 2020-2024

Table 40 - Charge Cards: Number of Cards by Operator 2020-2024

Table 41 - Charge Cards Payment Transaction Value by Issuer 2020-2024

Table 42 - Charge Cards Payment Transaction Value by Operator 2020-2024

Table 43 - Commercial Charge Cards: Number of Cards by Issuer 2020-2024

Table 44 - Commercial Charge Cards: Number of Cards by Operator 2020-2024

Table 45 - Commercial Charge Cards Payment Transaction Value by Issuer 2020-2024

Table 46 - Commercial Charge Cards Payment Transaction Value by Operator 2020-2024

Table 47 - Personal Charge Cards: Number of Cards by Issuer 2020-2024

Table 48 - Personal Charge Cards: Number of Cards by Operator 2020-2024

Table 49 - Personal Charge Cards Transaction Value by Issuer 2020-2024

Table 50 - Personal Charge Cards Transaction Value by Operator 2020-2024

Table 51 - Forecast Charge Cards: Number of Cards in Circulation 2025-2030

Table 52 - Forecast Charge Cards Transactions 2025-2030

Table 53 - Forecast Charge Cards in Circulation: % Growth 2025-2030

Table 54 - Forecast Charge Cards Transactions: % Growth 2025-2030

Table 55 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2025-2030

- Table 56 - Forecast Commercial Charge Cards Transactions 2025-2030
- Table 57 - Forecast Commercial Charge Cards in Circulation: % Growth 2025-2030
- Table 58 - Forecast Commercial Charge Cards Transactions: % Growth 2025-2030
- Table 59 - Forecast Personal Charge Cards: Number of Cards in Circulation 2025-2030
- Table 60 - Forecast Personal Charge Cards Transactions 2025-2030
- Table 61 - Forecast Personal Charge Cards in Circulation: % Growth 2025-2030
- Table 62 - Forecast Personal Charge Cards Transactions: % Growth 2025-2030

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Credit Cards in the US - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

US credit card market sees strong growth, consolidation, and regulatory shifts in 2025

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

Proposed Visa and Mastercard settlement marks a potential turning point in long-running US swipe fee litigation

COMPETITIVE LANDSCAPE

Visa Inc. retains network leadership as JPMorgan Chase leads US credit card issuance in 2024

Wells Fargo & Co and Mastercard drive dynamic growth in the US credit card market in 2024

CATEGORY DATA

- Table 63 - Credit Cards: Number of Cards in Circulation 2020-2025
- Table 64 - Credit Cards Transactions 2020-2025
- Table 65 - Credit Cards in Circulation: % Growth 2020-2025
- Table 66 - Credit Cards Transactions: % Growth 2020-2025
- Table 67 - Commercial Credit Cards: Number of Cards in Circulation 2020-2025
- Table 68 - Commercial Credit Cards Transactions 2020-2025
- Table 69 - Commercial Credit Cards in Circulation: % Growth 2020-2025
- Table 70 - Commercial Credit Cards Transactions: % Growth 2020-2025
- Table 71 - Personal Credit Cards: Number of Cards in Circulation 2020-2025
- Table 72 - Personal Credit Cards Transactions 2020-2025
- Table 73 - Personal Credit Cards in Circulation: % Growth 2020-2025
- Table 74 - Personal Credit Cards Transactions: % Growth 2020-2025
- Table 75 - Credit Cards: Number of Cards by Issuer 2020-2024
- Table 76 - Credit Cards: Number of Cards by Operator 2020-2024
- Table 77 - Credit Cards Payment Transaction Value by Issuer 2020-2024
- Table 78 - Credit Cards Payment Transaction Value by Operator 2020-2024
- Table 79 - Commercial Credit Cards: Number of Cards by Issuer 2020-2024
- Table 80 - Commercial Credit Cards: Number of Cards by Operator 2020-2024
- Table 81 - Commercial Credit Cards Payment Transaction Value by Issuer 2020-2024
- Table 82 - Commercial Credit Cards Payment Transaction Value by Operator 2020-2024
- Table 83 - Personal Credit Cards: Number of Cards by Issuer 2020-2024
- Table 84 - Personal Credit Cards: Number of Cards by Operator 2020-2024
- Table 85 - Personal Credit Cards Payment Transaction Value by Issuer 2020-2024

- Table 86 - Personal Credit Cards Payment Transaction Value by Operator 2020-2024
- Table 87 - Forecast Credit Cards: Number of Cards in Circulation 2025-2030
- Table 88 - Forecast Credit Cards Transactions 2025-2030
- Table 89 - Forecast Credit Cards in Circulation: % Growth 2025-2030
- Table 90 - Forecast Credit Cards Transactions: % Growth 2025-2030
- Table 91 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2025-2030
- Table 92 - Forecast Commercial Credit Cards Transactions 2025-2030
- Table 93 - Forecast Commercial Credit Cards in Circulation: % Growth 2025-2030
- Table 94 - Forecast Commercial Credit Cards Transactions: % Growth 2025-2030
- Table 95 - Forecast Personal Credit Cards: Number of Cards in Circulation 2025-2030
- Table 96 - Forecast Personal Credit Cards Transactions 2025-2030
- Table 97 - Forecast Personal Credit Cards in Circulation: % Growth 2025-2030
- Table 98 - Forecast Personal Credit Cards Transactions: % Growth 2025-2030

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[Debit Cards in the US - Category analysis](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Younger consumers and regulatory shifts shape US debit cards

INDUSTRY PERFORMANCE

Sustained growth in debit card circulation driven by younger consumer adoption in 2025
 Rising transaction volumes reflect evolving spending patterns among younger consumers

WHAT'S NEXT?

Despite the rise in BNPL spending, debit card use will remain a growth opportunity
 Regulation developments are expected to shape the future of debit cards
 The evolving role of debit in AI-driven payment ecosystems and consumer platforms

COMPETITIVE LANDSCAPE

Visa Inc. retains its lead while JPMorgan Chase & Co becomes the largest issuer in 2024
 JPMorgan Chase & Co and Mastercard record dynamic performances in 2024

CATEGORY DATA

- Table 99 - Debit Cards: Number of Cards in Circulation 2020-2025
- Table 100 - Debit Cards Transactions 2020-2025
- Table 101 - Debit Cards in Circulation: % Growth 2020-2025
- Table 102 - Debit Cards Transactions: % Growth 2020-2025
- Table 103 - Debit Cards: Number of Cards by Issuer 2020-2024
- Table 104 - Debit Cards: Number of Cards by Operator 2020-2024
- Table 105 - Debit Cards Payment Transaction Value by Issuer 2020-2024
- Table 106 - Debit Cards Payment Transaction Value by Operator 2020-2024
- Table 107 - Forecast Debit Cards: Number of Cards in Circulation 2025-2030
- Table 108 - Forecast Debit Cards Transactions 2025-2030
- Table 109 - Forecast Debit Cards in Circulation: % Growth 2025-2030
- Table 110 - Forecast Debit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

[Pre-Paid Cards in the US - Category analysis](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Growth for pre-paid cards accelerates, driven by digitisation and shifting consumer habits

INDUSTRY PERFORMANCE

Pre-paid cards benefit from cash displacement and venue digitisation in 2025

Pre-paid card transactions rise as low-value payments shift from cash

WHAT'S NEXT?

Open-loop products and gig economy dynamics are expected to drive pre-paid card growth

Regulatory retrenchment and fraud risks are set to shape the outlook for pre-paid cards

Virtual issuance and wallet integration are expected to drive the next phase of pre-paid growth

COMPETITIVE LANDSCAPE

Visa Inc leads open-loop pre-paid cards within a fragmented US market

CATEGORY DATA

Table 111 - Pre-paid Cards: Number of Cards in Circulation 2020-2025

Table 112 - Pre-paid Cards Transactions 2020-2025

Table 113 - Pre-paid Cards in Circulation: % Growth 2020-2025

Table 114 - Pre-paid Cards Transactions: % Growth 2020-2025

Table 115 - Closed Loop Pre-paid Cards Transactions 2020-2025

Table 116 - Closed Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 117 - Open Loop Pre-paid Cards Transactions 2020-2025

Table 118 - Open Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 119 - Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 120 - Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 121 - Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 122 - Pre-paid Cards Transaction Value by Operator 2020-2024

Table 123 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 124 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 125 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 126 - Closed Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 127 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 128 - Open Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 129 - Open Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 130 - Open Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 131 - Forecast Pre-paid Cards: Number of Cards in Circulation 2025-2030

Table 132 - Forecast Pre-paid Cards Transactions 2025-2030

Table 133 - Forecast Pre-paid Cards in Circulation: % Growth 2025-2030

Table 134 - Forecast Pre-paid Cards Transactions: % Growth 2025-2030

Table 135 - Forecast Closed Loop Pre-paid Cards Transactions 2025-2030

Table 136 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2025-2030

Table 137 - Forecast Open Loop Pre-paid Cards Transactions 2025-2030

Table 138 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

[Store Cards in the US - Category analysis](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Growth for store cards is driven by accessibility, regulatory clarity, and healthcare spending

INDUSTRY PERFORMANCE

Store cards continue expanding access to credit in a challenging economy

High interest rates continue to shape the US lending landscape

Per-transaction benefits reshape store card value propositions

WHAT'S NEXT?

Regulatory stability and technological integration is expected to support continued transaction growth

The regulatory environment is set to become more predictable

US healthcare spending creates expansion opportunities for store cards

CATEGORY DATA

Table 139 - Store Cards: Number of Cards in Circulation 2020-2025

Table 140 - Store Cards Transactions 2020-2025

Table 141 - Store Cards in Circulation: % Growth 2020-2025

Table 142 - Store Cards Transactions: % Growth 2020-2025

Table 143 - Store Cards: Number of Cards by Issuer 2020-2024

Table 144 - Store Cards: Payment Transaction Value by Issuer 2020-2024

Table 145 - Forecast Store Cards: Number of Cards in Circulation 2025-2030

Table 146 - Forecast Store Cards Transactions 2025-2030

Table 147 - Forecast Store Cards in Circulation: % Growth 2025-2030

Table 148 - Forecast Store Cards Transactions: % Growth 2025-2030

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