



# Debit Cards in the US

February 2026

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Premium rewards and corporate spend drive charge card growth in 2025

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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

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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

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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  
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### INDUSTRY PERFORMANCE

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

### WHAT'S NEXT?

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### INDUSTRY PERFORMANCE

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High interest rates continue to shape the US lending landscape

Per-transaction benefits reshape store card value propositions

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[Financial Cards and Payments in the US - Industry Overview](#)

### EXECUTIVE SUMMARY

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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?

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

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