



Store Cards in the US

February 2026

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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

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INDUSTRY PERFORMANCE

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WHAT'S NEXT?

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

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Regulatory shifts impact the US payment landscape during the political transition

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WHAT'S NEXT?

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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

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