

Charge Cards in the US

February 2025

Table of Contents

Charge Cards in the US - Category analysis

Charge Cards in the US - Company Profile

KEY DATA FINDINGS

2024 DEVELOPMENTS

Capital One announces intention to purchase Discover Financial Services
Uncertainty about the future of interest rates could play in favour of charge cards
American Express remains the overwhelming face of charge cards in the US

PROSPECTS AND OPPORTUNITIES

Charge cards remain a potential option for younger, credit-averse consumers Fallout from Discover Financial Services purchase

Corporate charge card spending remains an important target for the future

CATEGORY DATA

- Table 1 Charge Cards: Number of Cards in Circulation 2019-2024
- Table 2 Charge Cards Transactions 2019-2024
- Table 3 Charge Cards in Circulation: % Growth 2019-2024
- Table 4 Charge Cards Transactions: % Growth 2019-2024
- Table 5 Commercial Charge Cards: Number of Cards in Circulation 2019-2024
- Table 6 Commercial Charge Cards Transactions 2019-2024
- Table 7 Commercial Charge Cards in Circulation: % Growth 2019-2024
- Table 8 Commercial Charge Cards Transactions: % Growth 2019-2024
- Table 9 Personal Charge Cards: Number of Cards in Circulation 2019-2024
- Table 10 Personal Charge Cards Transactions 2019-2024
- Table 11 Personal Charge Cards in Circulation: % Growth 2019-2024
- Table 12 Personal Charge Cards Transactions: % Growth 2019-2024
- Table 13 Charge Cards: Number of Cards by Issuer 2019-2023
- Table 14 Charge Cards: Number of Cards by Operator 2019-2023
- Table 15 Charge Cards Payment Transaction Value by Issuer 2019-2023
- Table 16 Charge Cards Payment Transaction Value by Operator 2019-2023
- Table 17 Commercial Charge Cards: Number of Cards by Issuer 2019-2023
- Table 18 Commercial Charge Cards: Number of Cards by Operator 2019-2023
- Table 19 Commercial Charge Cards Payment Transaction Value by Issuer 2019-2023
- Table 20 Commercial Charge Cards Payment Transaction Value by Operator 2019-2023
- Table 21 Personal Charge Cards: Number of Cards by Issuer 2019-2023
- Table 22 Personal Charge Cards: Number of Cards by Operator 2019-2023
- Table 23 Personal Charge Cards Transaction Value by Issuer 2019-2023
- Table 24 Personal Charge Cards Transaction Value by Operator 2019-2023
- Table 25 Forecast Charge Cards: Number of Cards in Circulation 2024-2029
- Table 26 Forecast Charge Cards Transactions 2024-2029
- Table 27 Forecast Charge Cards in Circulation: % Growth 2024-2029
- Table 28 Forecast Charge Cards Transactions: % Growth 2024-2029
- Table 29 Forecast Commercial Charge Cards: Number of Cards in Circulation 2024-2029
- Table 30 Forecast Commercial Charge Cards Transactions 2024-2029
- Table 31 Forecast Commercial Charge Cards in Circulation: % Growth 2024-2029
- Table 32 Forecast Commercial Charge Cards Transactions: % Growth 2024-2029
- Table 33 Forecast Personal Charge Cards: Number of Cards in Circulation 2024-2029
- Table 34 Forecast Personal Charge Cards Transactions 2024-2029
- Table 35 Forecast Personal Charge Cards in Circulation: % Growth 2024-2029
- Table 36 Forecast Personal Charge Cards Transactions: % Growth 2024-2029

Credit Cards in the US - Category analysis

Credit Cards in the US - Company Profile

KEY DATA FINDINGS

2024 DEVELOPMENTS

Capital One makes a shocking play as it moves to acquire Discover Financial Services BNPL hype appears to be calming, but threats still exist if card players become complacent Rewards scene remains robust in the US, as the market remains a global leader

PROSPECTS AND OPPORTUNITIES

CFPB announces interpretive ruling to regulate BNPL loans similar to credit cards Corporate credit card spending continues to offer an enticing opportunity Trump tariff plans float the potential for increased credit card spending

CATEGORY DATA

- Table 37 Credit Cards: Number of Cards in Circulation 2019-2024
- Table 38 Credit Cards Transactions 2019-2024
- Table 39 Credit Cards in Circulation: % Growth 2019-2024
- Table 40 Credit Cards Transactions: % Growth 2019-2024
- Table 41 Commercial Credit Cards: Number of Cards in Circulation 2019-2024
- Table 42 Commercial Credit Cards Transactions 2019-2024
- Table 43 Commercial Credit Cards in Circulation: % Growth 2019-2024
- Table 44 Commercial Credit Cards Transactions: % Growth 2019-2024
- Table 45 Personal Credit Cards: Number of Cards in Circulation 2019-2024
- Table 46 Personal Credit Cards Transactions 2019-2024
- Table 47 Personal Credit Cards in Circulation: % Growth 2019-2024
- Table 48 Personal Credit Cards Transactions: % Growth 2019-2024
- Table 49 Credit Cards: Number of Cards by Issuer 2019-2023
- Table 50 Credit Cards: Number of Cards by Operator 2019-2023
- Table 51 Credit Cards Payment Transaction Value by Issuer 2019-2023
- Table 52 Credit Cards Payment Transaction Value by Operator 2019-2023
- Table 53 Commercial Credit Cards: Number of Cards by Issuer 2019-2023
- Table 54 Commercial Credit Cards: Number of Cards by Operator 2019-2023
- Table 55 Commercial Credit Cards Payment Transaction Value by Issuer 2019-2023
- Table 56 Commercial Credit Cards Payment Transaction Value by Operator 2019-2023
- Table 57 Personal Credit Cards: Number of Cards by Issuer 2019-2023
- Table 58 Personal Credit Cards: Number of Cards by Operator 2019-2023
- Table 59 Personal Credit Cards Payment Transaction Value by Issuer 2019-2023
- Table 60 Personal Credit Cards Payment Transaction Value by Operator 2019-2023
- Table 61 Forecast Credit Cards: Number of Cards in Circulation 2024-2029
- Table 62 Forecast Credit Cards Transactions 2024-2029
- Table 63 Forecast Credit Cards in Circulation: % Growth 2024-2029
- Table 64 Forecast Credit Cards Transactions: % Growth 2024-2029
- Table 65 Forecast Commercial Credit Cards: Number of Cards in Circulation 2024-2029
- Table 66 Forecast Commercial Credit Cards Transactions 2024-2029
- Table 67 Forecast Commercial Credit Cards in Circulation: % Growth 2024-2029
- Table 68 Forecast Commercial Credit Cards Transactions: % Growth 2024-2029
- Table 69 Forecast Personal Credit Cards: Number of Cards in Circulation 2024-2029
- Table 70 Forecast Personal Credit Cards Transactions 2024-2029
- Table 71 Forecast Personal Credit Cards in Circulation: % Growth 2024-2029
- Table 72 Forecast Personal Credit Cards Transactions: % Growth 2024-2029

Debit Cards in the US - Category analysis

Debit Cards in the US - Company Profile

KEY DATA FINDINGS

2024 DEVELOPMENTS

Debit card is the number one way for consumers to pay in the US Regulatory action remains a feature of the cards environment in 2024 US financial considerations continue to exert influence on account types

PROSPECTS AND OPPORTUNITIES

Inflation, while largely tamed, continues to rear its head Commercial debit cards remains underpenetrated Lawsuits and Supreme Court decision

CATEGORY DATA

Table 73 - Debit Cards: Number of Cards in Circulation 2019-2024

Table 74 - Debit Cards Transactions 2019-2024

Table 75 - Debit Cards in Circulation: % Growth 2019-2024

Table 76 - Debit Cards Transactions: % Growth 2019-2024

Table 77 - Debit Cards: Number of Cards by Issuer 2019-2023

Table 78 - Debit Cards: Number of Cards by Operator 2019-2023

Table 79 - Debit Cards Payment Transaction Value by Issuer 2019-2023

Table 80 - Debit Cards Payment Transaction Value by Operator 2019-2023

Table 81 - Forecast Debit Cards: Number of Cards in Circulation 2024-2029

Table 82 - Forecast Debit Cards Transactions 2024-2029

Table 83 - Forecast Debit Cards in Circulation: % Growth 2024-2029

Table 84 - Forecast Debit Cards Transactions: % Growth 2024-2029

Pre-Paid Cards in the US - Category analysis

Pre-Paid Cards in the US - Company Profile

KEY DATA FINDINGS

2024 DEVELOPMENTS

Cryptocurrencies continue to grow their exposure via pre-paid cards Lawsuits fly in pre-paid cards in 2024 Gift cards are increasingly digital

PROSPECTS AND OPPORTUNITIES

Congestion pricing and return to office will continue to boost spending on pre-paid cards

A loosening of the regulatory environment just over the horizon

Fraud frequently continues to target pre-paid cards, as the path of least resistance

CATEGORY DATA

Table 85 - Pre-paid Cards: Number of Cards in Circulation 2019-2024

Table 86 - Pre-paid Cards Transactions 2019-2024

Table 87 - Pre-paid Cards in Circulation: % Growth 2019-2024

Table 88 - Pre-paid Cards Transactions: % Growth 2019-2024

Table 89 - Closed Loop Pre-paid Cards Transactions 2019-2024

Table 90 - Closed Loop Pre-paid Cards Transactions: % Growth 2019-2024

Table 91 - Open Loop Pre-paid Cards Transactions 2019-2024

Table 92 - Open Loop Pre-paid Cards Transactions: % Growth 2019-2024

- Table 93 Pre-paid Cards: Number of Cards by Issuer 2019-2023
- Table 94 Pre-paid Cards: Number of Cards by Operator 2019-2023
- Table 95 Pre-paid Cards Transaction Value by Issuer 2019-2023
- Table 96 Pre-paid Cards Transaction Value by Operator 2019-2023
- Table 97 Closed Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023
- Table 98 Closed Loop Pre-paid Cards: Number of Cards by Operator 2019-2023
- Table 99 Closed Loop Pre-paid Cards Transaction Value by Issuer 2019-2023
- Table 100 Closed Loop Pre-paid Cards Transaction Value by Operator 2019-2023
- Table 101 Open Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023
- Table 102 Open Loop Pre-paid Cards: Number of Cards by Operator 2019-2023
- Table 103 Open Loop Pre-paid Cards Transaction Value by Issuer 2019-2023
- Table 104 Open Loop Pre-paid Cards Transaction Value by Operator 2019-2023
- Table 105 Forecast Pre-paid Cards: Number of Cards in Circulation 2024-2029
- Table 106 Forecast Pre-paid Cards Transactions 2024-2029
- Table 107 Forecast Pre-paid Cards in Circulation: % Growth 2024-2029
- Table 108 Forecast Pre-paid Cards Transactions: % Growth 2024-2029
- Table 109 Forecast Closed Loop Pre-paid Cards Transactions 2024-2029
- Table 110 Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2024-2029
- Table 111 Forecast Open Loop Pre-paid Cards Transactions 2024-2029
- Table 112 Forecast Open Loop Pre-paid Cards Transactions: % Growth 2024-2029

Store Cards in the US - Category analysis

Store Cards in the US - Company Profile

KEY DATA FINDINGS

2024 DEVELOPMENTS

Continued pressure from BNPL and traditional credit cards

Store cards remain a crutch for many still struggling in the post-inflationary economy

Against a competitive backdrop, rewards and loyalty remain critical considerations

PROSPECTS AND OPPORTUNITIES

Election results likely to bring major changes to payments and lending

Opportunities for growth

Technology continues to offer a route to future growth

CATEGORY DATA

- Table 113 Store Cards: Number of Cards in Circulation 2019-2024
- Table 114 Store Cards Transactions 2019-2024
- Table 115 Store Cards in Circulation: % Growth 2019-2024
- Table 116 Store Cards Transactions: % Growth 2019-2024
- Table 117 Store Cards: Number of Cards by Issuer 2019-2023
- Table 118 Store Cards: Payment Transaction Value by Issuer 2019-2023
- Table 119 Forecast Store Cards: Number of Cards in Circulation 2024-2029
- Table 120 Forecast Store Cards Transactions 2024-2029
- Table 121 Forecast Store Cards in Circulation: % Growth 2024-2029
- Table 122 Forecast Store Cards Transactions: % Growth 2024-2029

Financial Cards and Payments in the US - Industry Overview

EXECUTIVE SUMMARY

Financial cards and payments in 2024: The big picture 2024 key trends

Crypto turns a corner and looks to friendlier faces

Competitive landscape

What next for financial cards and payments?

MARKET INDICATORS

Table 123 - Number of POS Terminals: Units 2019-2024

Table 124 - Number of ATMs: Units 2019-2024

Table 125 - Value Lost to Fraud 2019-2024

Table 126 - Card Expenditure by Location 2024

Table 127 - Financial Cards in Circulation by Type: % Number of Cards 2019-2024

Table 128 - Domestic versus Foreign Spend 2024

MARKET DATA

Table 129 - Financial Cards by Category: Number of Cards in Circulation 2019-2024

Table 130 - Financial Cards by Category: Number of Accounts 2019-2024

Table 131 - Financial Cards Transactions by Category: Value 2019-2024

Table 132 - Financial Cards by Category: Number of Transactions 2019-2024

Table 133 - Consumer Payments by Category: Value 2019-2024

Table 134 - Consumer Payments by Category: Number of Transactions 2019-2024

Table 135 - M-Commerce by Category: Value 2019-2024

Table 136 - M-Commerce by Category: % Value Growth 2019-2024

Table 137 - Financial Cards: Number of Cards by Issuer 2019-2023

Table 138 - Financial Cards: Number of Cards by Operator 2019-2023

Table 139 - Financial Cards: Card Payment Transactions Value by Operator 2019-2023

Table 140 - Financial Cards: Card Payment Transactions Value by Issuer 2019-2023

Table 141 - Forecast Financial Cards by Category: Number of Cards in Circulation 2024-2029

Table 142 - Forecast Financial Cards by Category: Number of Accounts 2024-2029

Table 143 - Forecast Financial Cards Transactions by Category: Value 2024-2029

Table 144 - Forecast Financial Cards by Category: Number of Transactions 2024-2029

Table 145 - Forecast Consumer Payments by Category: Value 2024-2029

Table 146 - Forecast Consumer Payments by Category: Number of Transactions 2024-2029

Table 147 - Forecast M-Commerce by Category: Value 2024-2029

Table 148 - Forecast M-Commerce by Category: % Value Growth 2024-2029

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SOURCES

Summary 1 - Research Sources

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