



**Euromonitor
International**

Store Cards in the US

February 2025

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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

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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

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

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