

Financial Cards and Payments in the US

Market Direction | 2025-02-05 | 64 pages | Euromonitor

AVAILABLE LICENSES:

- Single User Licence €2150.00
- Multiple User License (1 Site) €4300.00
- Multiple User License (Global) €6450.00

Report description:

2024 was yet another big year for financial cards and payments in the US. Two major stories dominate the overall big picture for the US at the opening of 2025 - the continued fight against inflation, and the new Trump Administration taking the reins. Inflation has been a long-standing concern for several years now, but 2024 saw inflation finally getting closer to a semi-normal level. While inflation still held above the target rate of the US Federal Reserve, it slowed down enough that the bank f...

Euromonitor International's Financial Cards and Payments in USA report establishes the size and structure of the market for ATMs cards, smart cards, credit cards, debit cards, charge cards, pre-paid cards and store cards. It looks at key players in the market (issuers and operators), number of cards in circulation, numbers transactions and value of transactions. It offers strategic analysis of sector forecasts and trends to watch.

Product coverage: Financial Cards in Circulation, Mobile Payments, Transactions.

Data coverage: market sizes (historic and forecasts), company shares, brand shares and distribution data.

Why buy this report?

- * Get a detailed picture of the Financial Cards and Payments market;
- * Pinpoint growth sectors and identify factors driving change;
- * Understand the competitive environment, the market's major players and leading brands;
- * Use five-year forecasts to assess how the market is predicted to develop.

Euromonitor International has over 40 years' experience of publishing market research reports, business reference books and online information systems. With offices in London, Chicago, Singapore, Shanghai, Vilnius, Dubai, Cape Town, Santiago, Sydney, Tokyo and Bangalore and a network of over 800 analysts worldwide, Euromonitor International has a unique capability to develop reliable information resources to help drive informed strategic planning.

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Table of Contents:

Financial Cards and Payments in the US
Euromonitor International
February 2025

List Of Contents And Tables

FINANCIAL CARDS AND PAYMENTS IN THE US

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 1 Number of POS Terminals: Units 2019-2024

Table 2 Number of ATMs: Units 2019-2024

Table 3 Value Lost to Fraud 2019-2024

Table 4 Card Expenditure by Location 2024

Table 5 Financial Cards in Circulation by Type: % Number of Cards 2019-2024

Table 6 Domestic versus Foreign Spend 2024

MARKET DATA

Table 7 Financial Cards by Category: Number of Cards in Circulation 2019-2024

Table 8 Financial Cards by Category: Number of Accounts 2019-2024

Table 9 Financial Cards Transactions by Category: Value 2019-2024

Table 10 Financial Cards by Category: Number of Transactions 2019-2024

Table 11 Consumer Payments by Category: Value 2019-2024

Table 12 Consumer Payments by Category: Number of Transactions 2019-2024

Table 13 M-Commerce by Category: Value 2019-2024

Table 14 M-Commerce by Category: % Value Growth 2019-2024

Table 15 Financial Cards: Number of Cards by Issuer 2019-2023

Table 16 Financial Cards: Number of Cards by Operator 2019-2023

Table 17 Financial Cards: Card Payment Transactions Value by Operator 2019-2023

Table 18 Financial Cards: Card Payment Transactions Value by Issuer 2019-2023

Table 19 Forecast Financial Cards by Category: Number of Cards in Circulation 2024-2029

Table 20 Forecast Financial Cards by Category: Number of Accounts 2024-2029

Table 21 Forecast Financial Cards Transactions by Category: Value 2024-2029

Table 22 Forecast Financial Cards by Category: Number of Transactions 2024-2029

Table 23 Forecast Consumer Payments by Category: Value 2024-2029

Table 24 Forecast Consumer Payments by Category: Number of Transactions 2024-2029

Table 25 Forecast M-Commerce by Category: Value 2024-2029

Table 26 Forecast M-Commerce by Category: % Value Growth 2024-2029

DISCLAIMER

SOURCES

Summary 1 Research Sources

DEBIT CARDS IN THE US

KEY DATA FINDINGS

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

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 27 Debit Cards: Number of Cards in Circulation 2019-2024

Table 28 Debit Cards Transactions 2019-2024

Table 29 Debit Cards in Circulation: % Growth 2019-2024

Table 30 Debit Cards Transactions: % Growth 2019-2024

Table 31 Debit Cards: Number of Cards by Issuer 2019-2023

Table 32 Debit Cards: Number of Cards by Operator 2019-2023

Table 33 Debit Cards Payment Transaction Value by Issuer 2019-2023

Table 34 Debit Cards Payment Transaction Value by Operator 2019-2023

Table 35 Forecast Debit Cards: Number of Cards in Circulation 2024-2029

Table 36 □Forecast Debit Cards Transactions 2024-2029

Table 37 □Forecast Debit Cards in Circulation: % Growth 2024-2029

Table 38 □Forecast Debit Cards Transactions: % Growth 2024-2029

CREDIT CARDS IN THE US

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 39 Credit Cards: Number of Cards in Circulation 2019-2024

Table 40 Credit Cards Transactions 2019-2024

Table 41 Credit Cards in Circulation: % Growth 2019-2024

Table 42 Credit Cards Transactions: % Growth 2019-2024

Table 43 Commercial Credit Cards: Number of Cards in Circulation 2019-2024

Table 44 Commercial Credit Cards Transactions 2019-2024

Table 45 Commercial Credit Cards in Circulation: % Growth 2019-2024

Table 46 Commercial Credit Cards Transactions: % Growth 2019-2024

Table 47 Personal Credit Cards: Number of Cards in Circulation 2019-2024

Table 48 □Personal Credit Cards Transactions 2019-2024

Table 49 □Personal Credit Cards in Circulation: % Growth 2019-2024

Table 50 □Personal Credit Cards Transactions: % Growth 2019-2024

Table 51 □Credit Cards: Number of Cards by Issuer 2019-2023

Table 52 □Credit Cards: Number of Cards by Operator 2019-2023

Table 53 □Credit Cards Payment Transaction Value by Issuer 2019-2023

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Table 54 □Credit Cards Payment Transaction Value by Operator 2019-2023
Table 55 □Commercial Credit Cards: Number of Cards by Issuer 2019-2023
Table 56 □Commercial Credit Cards: Number of Cards by Operator 2019-2023
Table 57 □Commercial Credit Cards Payment Transaction Value by Issuer 2019-2023
Table 58 □Commercial Credit Cards Payment Transaction Value by Operator 2019-2023
Table 59 □Personal Credit Cards: Number of Cards by Issuer 2019-2023
Table 60 □Personal Credit Cards: Number of Cards by Operator 2019-2023
Table 61 □Personal Credit Cards Payment Transaction Value by Issuer 2019-2023
Table 62 □Personal Credit Cards Payment Transaction Value by Operator 2019-2023
Table 63 □Forecast Credit Cards: Number of Cards in Circulation 2024-2029
Table 64 □Forecast Credit Cards Transactions 2024-2029
Table 65 □Forecast Credit Cards in Circulation: % Growth 2024-2029
Table 66 □Forecast Credit Cards Transactions: % Growth 2024-2029
Table 67 □Forecast Commercial Credit Cards: Number of Cards in Circulation 2024-2029
Table 68 □Forecast Commercial Credit Cards Transactions 2024-2029
Table 69 □Forecast Commercial Credit Cards in Circulation: % Growth 2024-2029
Table 70 □Forecast Commercial Credit Cards Transactions: % Growth 2024-2029
Table 71 □Forecast Personal Credit Cards: Number of Cards in Circulation 2024-2029
Table 72 □Forecast Personal Credit Cards Transactions 2024-2029
Table 73 □Forecast Personal Credit Cards in Circulation: % Growth 2024-2029
Table 74 □Forecast Personal Credit Cards Transactions: % Growth 2024-2029

CHARGE CARDS IN THE US

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 75 Charge Cards: Number of Cards in Circulation 2019-2024
Table 76 Charge Cards Transactions 2019-2024
Table 77 Charge Cards in Circulation: % Growth 2019-2024
Table 78 Charge Cards Transactions: % Growth 2019-2024
Table 79 Commercial Charge Cards: Number of Cards in Circulation 2019-2024
Table 80 Commercial Charge Cards Transactions 2019-2024
Table 81 Commercial Charge Cards in Circulation: % Growth 2019-2024
Table 82 Commercial Charge Cards Transactions: % Growth 2019-2024
Table 83 Personal Charge Cards: Number of Cards in Circulation 2019-2024
Table 84 □Personal Charge Cards Transactions 2019-2024
Table 85 □Personal Charge Cards in Circulation: % Growth 2019-2024
Table 86 □Personal Charge Cards Transactions: % Growth 2019-2024
Table 87 □Charge Cards: Number of Cards by Issuer 2019-2023
Table 88 □Charge Cards: Number of Cards by Operator 2019-2023
Table 89 □Charge Cards Payment Transaction Value by Issuer 2019-2023

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Table 90 □Charge Cards Payment Transaction Value by Operator 2019-2023
Table 91 □Commercial Charge Cards: Number of Cards by Issuer 2019-2023
Table 92 □Commercial Charge Cards: Number of Cards by Operator 2019-2023
Table 93 □Commercial Charge Cards Payment Transaction Value by Issuer 2019-2023
Table 94 □Commercial Charge Cards Payment Transaction Value by Operator 2019-2023
Table 95 □Personal Charge Cards: Number of Cards by Issuer 2019-2023
Table 96 □Personal Charge Cards: Number of Cards by Operator 2019-2023
Table 97 □Personal Charge Cards Transaction Value by Issuer 2019-2023
Table 98 □Personal Charge Cards Transaction Value by Operator 2019-2023
Table 99 □Forecast Charge Cards: Number of Cards in Circulation 2024-2029
Table 100 □Forecast Charge Cards Transactions 2024-2029
Table 101 □Forecast Charge Cards in Circulation: % Growth 2024-2029
Table 102 □Forecast Charge Cards Transactions: % Growth 2024-2029
Table 103 □Forecast Commercial Charge Cards: Number of Cards in Circulation 2024-2029
Table 104 □Forecast Commercial Charge Cards Transactions 2024-2029
Table 105 □Forecast Commercial Charge Cards in Circulation: % Growth 2024-2029
Table 106 □Forecast Commercial Charge Cards Transactions: % Growth 2024-2029
Table 107 □Forecast Personal Charge Cards: Number of Cards in Circulation 2024-2029
Table 108 □Forecast Personal Charge Cards Transactions 2024-2029
Table 109 □Forecast Personal Charge Cards in Circulation: % Growth 2024-2029
Table 110 □Forecast Personal Charge Cards Transactions: % Growth 2024-2029

PRE-PAID CARDS IN THE US

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 111 Pre-paid Cards: Number of Cards in Circulation 2019-2024
Table 112 Pre-paid Cards Transactions 2019-2024
Table 113 Pre-paid Cards in Circulation: % Growth 2019-2024
Table 114 Pre-paid Cards Transactions: % Growth 2019-2024
Table 115 Closed Loop Pre-paid Cards Transactions 2019-2024
Table 116 Closed Loop Pre-paid Cards Transactions: % Growth 2019-2024
Table 117 Open Loop Pre-paid Cards Transactions 2019-2024
Table 118 Open Loop Pre-paid Cards Transactions: % Growth 2019-2024
Table 119 Pre-paid Cards: Number of Cards by Issuer 2019-2023
Table 120 □Pre-paid Cards: Number of Cards by Operator 2019-2023
Table 121 □Pre-paid Cards Transaction Value by Issuer 2019-2023
Table 122 □Pre-paid Cards Transaction Value by Operator 2019-2023
Table 123 □Closed Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023
Table 124 □Closed Loop Pre-paid Cards: Number of Cards by Operator 2019-2023
Table 125 □Closed Loop Pre-paid Cards Transaction Value by Issuer 2019-2023

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Table 126 □Closed Loop Pre-paid Cards Transaction Value by Operator 2019-2023

Table 127 □Open Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023

Table 128 □Open Loop Pre-paid Cards: Number of Cards by Operator 2019-2023

Table 129 □Open Loop Pre-paid Cards Transaction Value by Issuer 2019-2023

Table 130 □Open Loop Pre-paid Cards Transaction Value by Operator 2019-2023

Table 131 □Forecast Pre-paid Cards: Number of Cards in Circulation 2024-2029

Table 132 □Forecast Pre-paid Cards Transactions 2024-2029

Table 133 □Forecast Pre-paid Cards in Circulation: % Growth 2024-2029

Table 134 □Forecast Pre-paid Cards Transactions: % Growth 2024-2029

Table 135 □Forecast Closed Loop Pre-paid Cards Transactions 2024-2029

Table 136 □Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2024-2029

Table 137 □Forecast Open Loop Pre-paid Cards Transactions 2024-2029

Table 138 □Forecast Open Loop Pre-paid Cards Transactions: % Growth 2024-2029

STORE CARDS IN THE US

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 139 Store Cards: Number of Cards in Circulation 2019-2024

Table 140 Store Cards Transactions 2019-2024

Table 141 Store Cards in Circulation: % Growth 2019-2024

Table 142 Store Cards Transactions: % Growth 2019-2024

Table 143 Store Cards: Number of Cards by Issuer 2019-2023

Table 144 Store Cards: Payment Transaction Value by Issuer 2019-2023

Table 145 Forecast Store Cards: Number of Cards in Circulation 2024-2029

Table 146 Forecast Store Cards Transactions 2024-2029

Table 147 Forecast Store Cards in Circulation: % Growth 2024-2029

Table 148 □Forecast Store Cards Transactions: % Growth 2024-2029

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com

Financial Cards and Payments in the US

Market Direction | 2025-02-05 | 64 pages | Euromonitor

To place an Order with Scotts International:

- ☐ - Print this form
- ☐ - Complete the relevant blank fields and sign
- ☐ - Send as a scanned email to support@scotts-international.com

ORDER FORM:

Select license	License	Price
	Single User Licence	€2150.00
	Multiple User License (1 Site)	€4300.00
	Multiple User License (Global)	€6450.00
		VAT
		Total

*Please circle the relevant license option. For any questions please contact support@scotts-international.com or 0048 603 394 346.

☐ ** VAT will be added at 23% for Polish based companies, individuals and EU based companies who are unable to provide a valid EU Vat Numbers.

Email*	<input type="text"/>	Phone*	<input type="text"/>
First Name*	<input type="text"/>	Last Name*	<input type="text"/>
Job title*	<input type="text"/>		
Company Name*	<input type="text"/>	EU Vat / Tax ID / NIP number*	<input type="text"/>
Address*	<input type="text"/>	City*	<input type="text"/>
Zip Code*	<input type="text"/>	Country*	<input type="text"/>
		Date	<input type="text" value="2025-05-03"/>
		Signature	<input type="text"/>

Scotts International. EU Vat number: PL 6772247784

tel. 0048 603 394 346 e-mail: support@scotts-international.com

www.scotts-international.com