

# 2026 Debit and Credit Card Trends Report

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Card activity is rising across both debit and credit. Debit remains the high-frequency, everyday payment rail, while credit captures larger-ticket transactions. Understanding how spend and usage differ between debit and credit, and how digital wallets are reshaping behavior and share-of-wallet, is essential to guide portfolio strategy and deepen cardholder relationships.

To remain competitive in 2026, many issuers may need to continue strengthening both debit and credit by adding payment options like buy now, pay later and channels like eCommerce, digital wallets and card-on-file to help maintain and secure top-of-wallet status.

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## Methodology and key definitions

This report is based on Fiserv Card Services debit and credit issuing with asset ranging from under \$100M to approximately \$70B and the client data collected through servicing of these clients.<sup>1</sup> The analysis covers the period January 1, 2024 through December 31, 2025, and includes data from over ~3000 financial institutions. This data holds details of over 19 billion transactions across debit and credit portfolios.

### Trend 1: Debit drives transaction frequency; credit drives higher spend

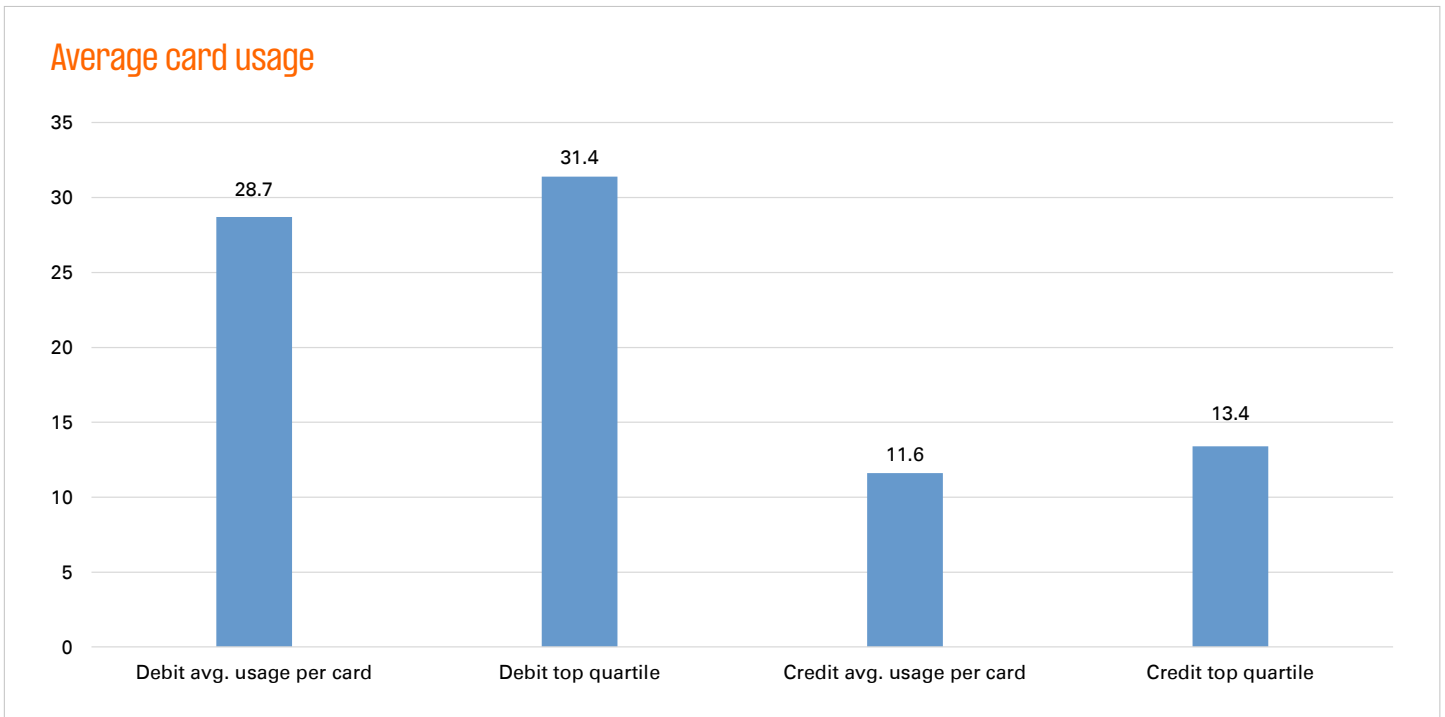
Debit continues to serve as the primary payment method for everyday spending, significantly outpacing credit in monthly usage per card. On average, debit cards are used 28.7 times per month.

Credit cardholders use their cards 11.6 times per month on average, with the top-quartile financial institutions reaching 13.4 transactions per month. Credit cards, however, maintain a clear advantage in spend levels and transaction amounts. Average monthly credit spend per card has risen 4% year over year to \$857, with top-quartile performance surpassing \$1,100.

Transaction amounts continue to trend upward for both products. The average credit transaction was \$74.92 compared to \$47.06 for debit, with each growing 1% year over year. Top-quartile issuers see larger tickets – \$101.34 for credit and \$53.85 for debit – highlighting the stability and upward momentum in both credit and debit spending.

<sup>1</sup> Based on aggregated Card Services data derived from Fiserv debit and credit issuing clients. Analysis included a subset of higher-performing clients within the broader client population and may not be representative of all clients. Data reflects activity during the specified time period.

## Average card usage debit versus credit and top quartile



## Average transaction amount debit versus credit and top quartile



## Implications

Debit has a higher transaction frequency and smaller transaction amounts, underscoring its strength in everyday spending and making it a strong channel for sustained engagement. Additionally, low-friction interactions can reinforce brand presence and may create repeated opportunities to retain cardholders.

Credit serves as the higher-value spend vehicle. Larger transaction sizes and steadily growing purchase volume suggest an opportunity for issuers to prioritize rewards, lending and broader relationship strategies that may enhance yield.

## Recommendations

**Strengthen debit’s role as the everyday payment product** by streamlining the point-of-sale experience and promoting features such as card controls, instant card replacement, round-up savings, budgeting tools and loyalty prompts that can encourage regular use.

**Lean into credit’s role as the preferred option for larger purchases** by aligning rewards with travel and retail categories and highlighting benefits such as purchase protection and flexible payment options, including installments and buy now, pay later.

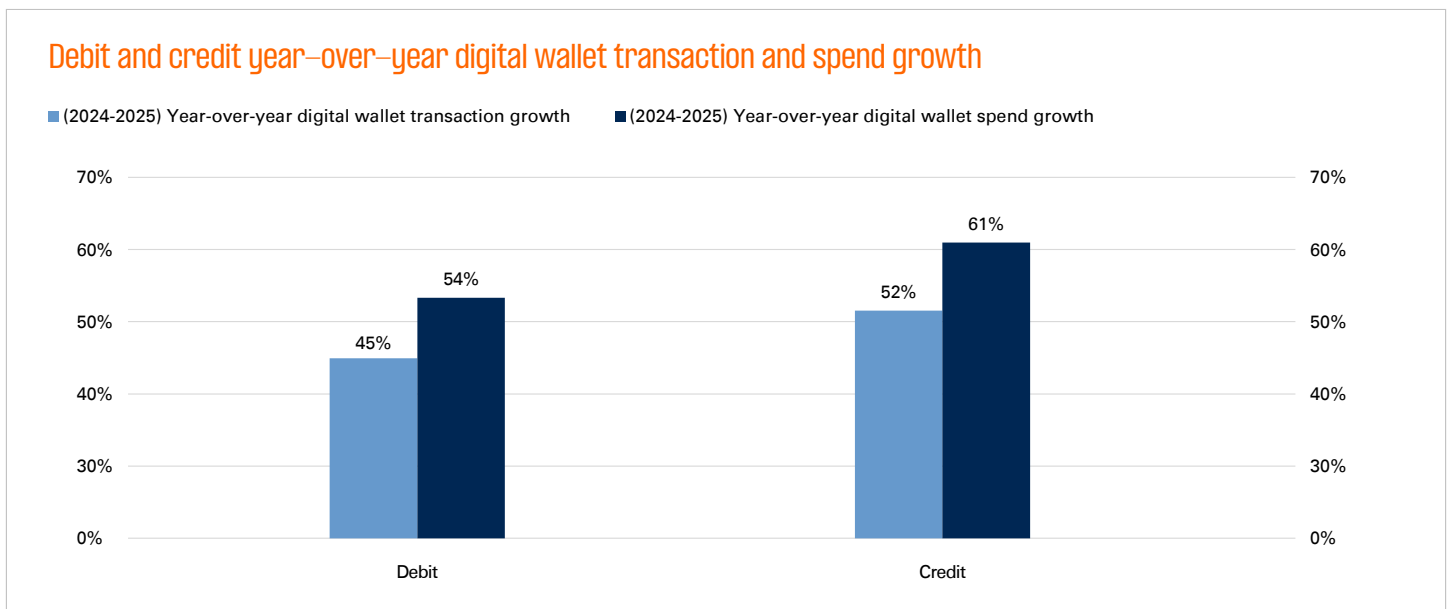
**Use behavioral segmentation to tailor engagement**, offering convenience and savings incentives to high-frequency debit users, while targeting high-transaction credit users with merchant partnerships and enhanced rewards.

By optimizing both debit and credit, financial institutions can capture a greater share of transactions and overall spending while maintaining healthy interchange performance across their portfolios.

## Trend 2: Digital transactions are accelerating, with mobile-first preferences increasingly becoming the norm as digital wallet adoption rises sharply

Digital wallets have moved from niche to mainstream within the analyzed issuer dataset. Additionally, tokenized transactions are rising rapidly across both debit and credit. Debit shows signs of increased top-of-wallet adoption, as higher-performing financial institutions indicate higher card usage and spend on wallet-enabled debit cards.

## Digital wallet growth: Transactions and spend





Comparing 2025 to 2024, debit digital wallet transactions increased 45% and now represent roughly 9% of all debit activity, and about 11% of activity among top-performing financial institutions. Overall debit digital wallet spend grew even faster – up 54% – and now accounts for approximately 7% of total debit spend.

Credit is also experiencing substantial digital wallet growth, with transactions up 54% and representing about 5% of total credit activity, while digital wallet-based credit spend rose 63%. However, digital wallet spend still represents only about 5% of total credit volume and lags behind debit volume share.

## Implications

Digital wallets are increasingly a baseline expectation for mobile-first experiences, and digital wallets are table stakes for many cardholders. This shift is not only redefining how consumers transact but it is also creating a meaningful opportunity for financial institutions. Higher wallet penetration consistently aligns with increased spend-per-card and greater transaction frequency, making digital wallet engagement an important lever for expanding share of wallet.

## Recommendations

**Help strengthen top-of-wallet positioning by making digital wallets even easier to use** with capabilities, such as digital issuance, in-app wallet prompts and incentives to drive immediate activation, usage and spend.

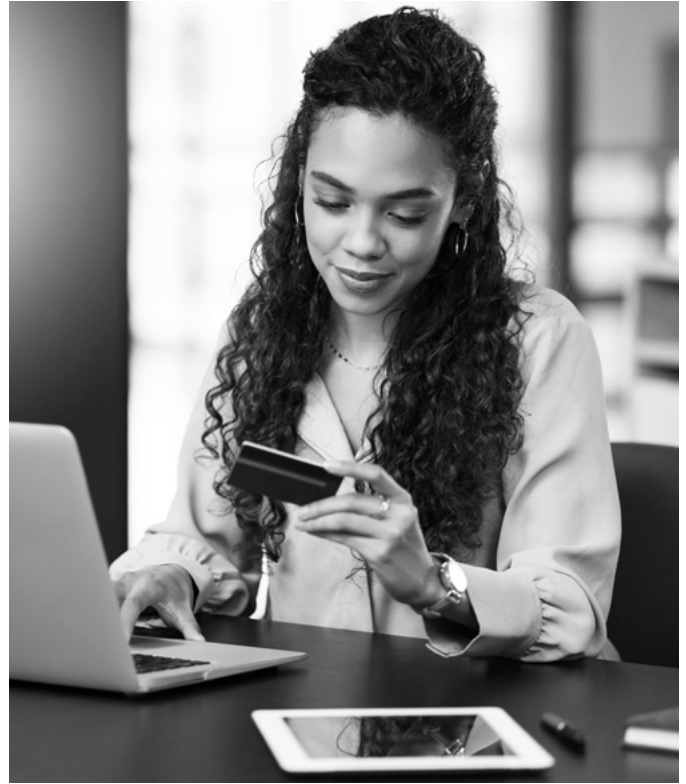
**Help reduce enrollment friction** by improving education across channels to reinforce the benefits of digital wallets, including security, convenience and rewards.

**Help deepen engagement with cardholders** by featuring digital issuance, digital wallet integration, card-on-file (COF) management, spending insights and goal-based nudges to help establish lasting wallet preference.

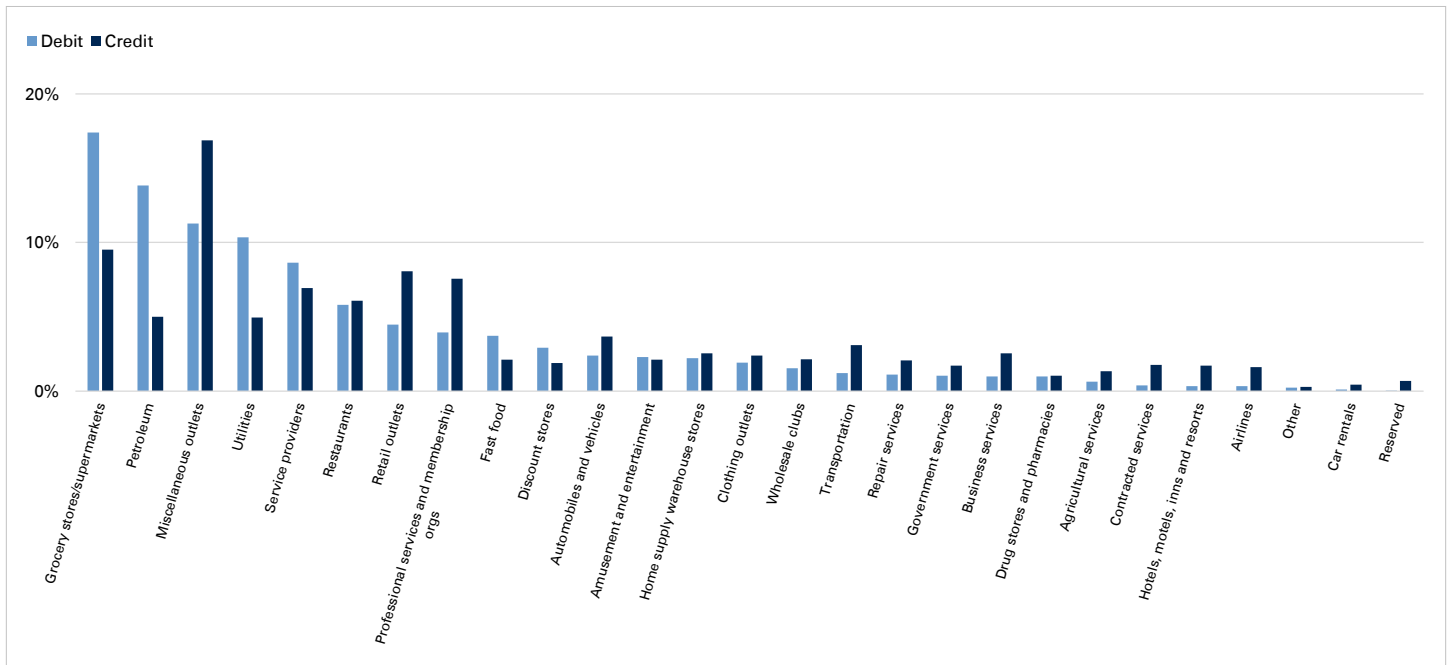
### Trend 3: Cards continue to power everyday life; debit is the primary payment method for bills and fuel, while credit is more heavily used for retail and service purchases

Debit remains strongest in day-to-day categories like grocery, which accounts for 17% of debit spend and 16% of transactions. Other key debit categories include utilities and service providers (each 10% of spend and 6% of transactions) and petroleum at 8% of spend and 16% of transactions.

Credit spending, meanwhile, is more concentrated in digitally driven categories (that is Miscellaneous Outlets) often including Apple Pay<sup>®2</sup> and Google Pay<sup>™3</sup>, which represent 17% of spend and account for roughly 19% of all credit transactions and 16% of credit spend. Grocery (10%), retail outlets (8%), professional services and membership organizations (8%) and service providers (7%) round out the top credit categories.



### 2025 debit and credit % of spend by merchant category



<sup>2</sup> Apple Pay<sup>®</sup> is a registered trademark of Apple Inc. References to this service are for illustrative purposes only and do not imply endorsement, affiliation or partnership.

<sup>3</sup> Google Pay<sup>™</sup> is a trademark of Google LLC. References to this service are for illustrative purposes only and do not imply endorsement, affiliation or partnership.

## Implications

Essentials continue to anchor card revenue, with groceries leading debit in both spend and frequency, and credit concentrating value in miscellaneous and retail categories. Securing these high-volume verticals helps stabilize interchange and protect revenue.

Card-on-file behavior heavily influences share of wallet, as the prominence of Apple Pay, PayPal<sup>®4</sup> and Google Pay in credit spend demonstrates that capturing default status drives significant recurring revenue.

With utilities and service providers accounting for a significant share of debit spending, prioritizing autopay pathways could deliver benefits to financial institutions.

## Recommendations

**Facilitate strong card performance by locking in grocery spend** across both debit and credit through always-on rewards with seasonal boosts, paired with budgeting tools and safe-to-spend alerts that help deepen everyday engagement and support cross-sell.

**Support digital card-on-file placement** with campaigns to make your card the default. This can be supported by one-click card-on-file updates and early use incentives designed to help win and protect recurring spend at mass retailers like Amazon<sup>®5</sup> and with digital wallets like Apple Pay, PayPal, Google Pay and similar services.

**Enable debit as the default for bills and subscriptions** by incentivizing autopay setup for utilities and service providers through bill pay credits, fee waivers or enhanced rewards.

**Consider credit for retail and professional services** by tailoring rewards, offering installment or BNPL options for larger purchases, and merchant funded offers while emphasizing purchase protection to help build confidence. While emphasizing purchase protection to help build confidence. To help maintain top-of-wallet status at key spending moments, digital issuance, card-on-file and digital wallets should be considered, along with incentives and rewards for high-frequency and recurring transactions such as grocery, fuel, food delivery and bill pay to capture high-value transactions and increase adoption.

Our advisory team can translate these trends into custom prioritized action plans for your financial institution using Card Expert insights, Card Managed Marketing Solutions, and our full suite of products and solutions. Contact your Account Executive to schedule an Advisory Session with personalized insights or reach out to us at: [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com)

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