

# American Express refreshes Blue Cash Everyday card with more generous rewards

Article

**The news:** American Express revamped its **Blue Cash Everyday** credit card with higher cash-back rewards and new perks, according to a press release.

- The no-annual-fee card offers 3% cash back on up to \$6,000 in annual spending at US supermarkets. Spending at US gas stations and online purchases get the same benefit—these categories previously only offered 2% and 1% cash back, respectively. All other purchases still qualify for 1% cash back.
- Amex also added monthly statement credits for **Home Chef** meal delivery subscriptions and **Disney Bundle** streaming services: Cardholders get \$15 back on monthly Home Chef purchases and \$7 on the monthly Disney Bundle.

**Why it's worth watching:** Although Amex is strongly positioned in the premium card space, it lags behind competitors in the entry-level card sector, which tends to cater to a wider customer base.

Amex's Cash Magnet and Blue Cash Everyday cards ranked last in our [US Cash-Back Credit Card Emerging Features Benchmark 2021](#), which analyzed the features of 10 leading no-fee cash-back credit cards.

**Our take:** Amex's Blue Cash Everyday card's improved benefits make it more competitive in the no-fee cash-back credit card category—but it does have a drawback.

- **Higher gas rewards can help alleviate cost pressures.** The average price of gas **hit** a whopping \$5 a gallon last month, which contributed to June's 9.1% annual increase in US consumer prices. Amex's card may be appealing for consumers who want to offset fuel costs. It may also be an attractive perk as consumers plan summer road trips and spend more time outside.
- **Better rewards for online purchases can appeal to digital shoppers.** The Blue Cash Everyday card can let digital shoppers earn more for their purchases. **Sixty-seven percent of US digital buyers used a credit card** to make a digital purchase in June, [according to](#) the Insider Intelligence Ecommerce Survey. Better digital rewards may help Amex acquire new customers, and **US ecommerce sales are expected to grow 9.4%** annually in 2022 to hit \$1.050 trillion, per [our](#) forecasts.
- **But capping rewards may crimp those perks.** This may make Amex less appealing than other cards on the market: Competing cards like Chase Freedom Flex have a similar capping structure, but they offer more robust benefits, like strong shopping and rewards redemption features.

**Coming soon:** Stay tuned for our upcoming *US Cash-Back Credit Card Emerging Features Benchmark 2022*.

## US No-Annual-Fee Cash-Back Credit Cards with the Most Desirable Features

rank out of 10 credit cards

	Overall Rank	Cash Back Rewards	Security and Control	Earning Rewards	Shopping	Redeeming Rewards	Payment Flexibility	Advanced Digital Features
Chase Freedom Flex	1	5	5	1	1	1	1	1
Chase Freedom Unlimited	2	2	5	1	2	1	1	1
Citi Double Cash	3	3	7	10	4	3	3	3
Discover it Cash Back	4	1	3	5	9	4	6	3
Capital One SavorOne Rewards	5	7	1	3	7	7	8	3
Discover it Chrome	6	4	3	5	9	4	6	3
Capital One Quicksilver Rewards	7	7	1	5	7	7	8	3
Bank of America Customized Cash Rewards	8	6	10	4	2	6	8	8
American Express Cash Magnet	9	7	8	5	4	9	4	9
American Express Blue Cash Everyday	9	7	8	5	4	9	4	9

*Methodology: Insider Intelligence surveyed 1,212 US respondents between May 13, 2021, and June 9, 2021, to gauge consumers' preferences and the value they place on 49 innovative cash-back credit card features. Respondents to the online survey were prospective cash-back credit card users selected to align with the US population on the criteria of age (18-75), gender, and household income. This survey was fielded by a third-party sample provider.*

*Source: Insider Intelligence, "US Cash-Back Credit Card Emerging Features Benchmark Survey 2021," September 2021*

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