



Discover it Cash Back Credit Card

Spend instantly with your virtual card, if eligible ^z

Earn rewards on every purchase, even before your physical card arrives.

Apply Now

See if You're Pre-Approved

View important rates & disclosures below

5%

Earn 5% Cash Back

Earn 5% cash back on everyday purchases at different places you shop each quarter, up to the quarterly maximum when you activate.

Plus, earn 1% cash back on all other purchases.

Unlimited Cashback Match

Get an unlimited dollar-for-dollar match of all the cash back you earn at the end of your first year, automatically. There is no limit to how much we'll match. ¹



\$0 Fraud Liability

You're never responsible for unauthorized purchases on your Discover Card. ⁵

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99% nationwide acceptance – Discover is accepted at 99% of places that take credit cards nationwide. ²

Join those in the know

“

Cash back



I love the cashback on this card! I was surprised to see how fast it adds up.



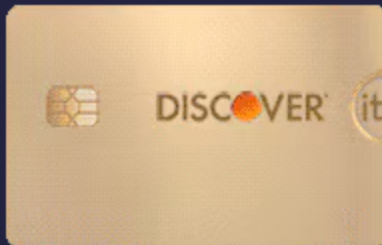
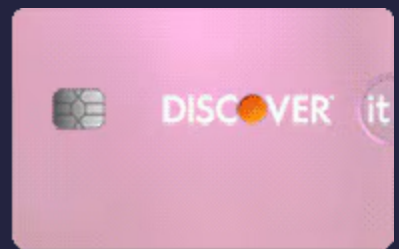
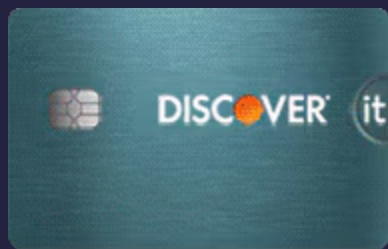
One of the 28,900+ 5-star reviews as of 04/26 ⁸



Security features that matter

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A look **that's all yours**

Choose from a gallery of colorful card designs when you apply to become a Discover it cardholder.

[Apply and Choose Design](#)

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Start out right with our **low intro APR**

0% intro APR for 15 months on purchases and balance transfers; **17.49% to 26.49%** variable APR after that; Balance Transfer Fee applies

[No annual fee](#)

[See rates, rewards, fees, and other cost information](#)

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Cash back credit card FAQs

What is Cashback Match and how does it work?



Is there a limit to how much Discover will match?



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If I redeem rewards throughout the year, will I still get the Cashback Match? 

Does the Discover it Cash Back credit card have an annual fee? 

Does the Discover it Cash Back credit card offer an intro APR? 

Is a “no annual fee” credit card a free credit card? 

Learn more about cash back rewards credit cards from Discover

[How to Choose the Best Cash Back Credit Card for You](#)

Learn how to compare cash back credit card rewards and features to choose the best cash back credit card for your everyday spending and needs.

[What Credit Card Do I Qualify For?](#)

Find out which credit cards you may qualify for with our online credit card pre-approval tool - checking doesn't impact your credit score.

[What You Need to Know About Discover Card's Acceptance](#)

With a 99% acceptance rate at places that take credit cards nationwide, it's likely that Discover is accepted at your retailer of choice.²

[View All Cash Back Rewards Articles](#)

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The offer terms presented on this page (including, but not limited to, APR rates) may be different than offer terms displayed if you navigate away from this page. Check the terms of your specific offer before you move forward with submitting an application.

- 1 Cashback Match: We'll match all the cash back you've earned on your credit card from the day your new account is approved through your first 365 days and add it to your rewards account within two billing periods. You earn cash back only when transactions are processed, which may be after the transaction date. We will not match: rewards that are processed after your match period ends; statement credits; rewards transfers from Discover or Capital One checking or other deposit accounts; or rewards for accounts that are closed. This promotional offer may not be available in the future and is exclusively for new cardholders. No purchase minimums.
- 2 Acceptance: According to the Feb 2026 issue of the Nilson Report.
- 3 Alerts and CreditWise Terms: Eligible users who have signed up for CreditWise, a free credit monitoring service provided by Capital One, will get access to their TransUnion® credit report, FICO Score 8, credit monitoring alerts based on select changes to their TransUnion® and Experian® credit reports and information we find on the Dark Web, tools to help them understand their credit, offers, and more. The credit score provided in CreditWise is a FICO Score 8 based on TransUnion data. The FICO Score 8 gives you a good sense of your credit health but it may not be the same score model used by your lender or creditor. In order to enroll in CreditWise, you need to be over the age of 18 with a valid social security number that can be matched to a credit profile with TransUnion. The availability of the CreditWise tool and certain features in the tool depends on our ability to obtain your credit history from TransUnion and whether you have sufficient credit history to generate a FICO Score 8. Some monitoring and alerts may not be available to you if the information you enter at enrollment does not match the information in your credit file at (or you do not have a file at) one or more consumer

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- 4 When you freeze or lock your account, Capital One will decline new charges including, but not limited to: Purchases (including in-store, online, in-app and by phone) and cash advances. Any cards with the same number will also be locked. If you have authorized users, you need to lock their cards individually. Only the primary cardholder is able to unlock authorized users' cards online. Some limitations may apply including but not limited to: (i) Service outages may occur and routine maintenance may result in downtime, during which the transactions might be approved; (ii) Some types of activity may continue, including but not limited to, returns, credits, dispute adjustments, payments, protection product fees, other account fees, interest, rewards redemptions and certain exempted transactions; (iii) If you have charges continuing from a previous card number that transferred to this card, those charges should continue since they've been authorized. You can remove merchants from your 'Continued Charges' list at any time; and (iv) Balance transfers may still be authorized. Capital One customers are responsible for regularly checking their account activity and making payments on locked cards.
- 5 \$0 Fraud Liability: An "unauthorized purchase" is a purchase where you have not given access to your card information to another person or a merchant for one-time or repeated charges. Unauthorized use and \$0 fraud liability claims are subject to investigation and verification. Please use reasonable care to protect your card and do not share it with employees, relatives, or friends.
- 6 Any pre-approved offers you receive may have offer terms that vary from other offers you see elsewhere. Some card products are not eligible for pre-approval.
- 7 Some customers will not be eligible to access a virtual card. If you are eligible, you must verify your identity before accessing your virtual card. In some cases, you will not be able to access your virtual card until approximately 30 days after account opening, and you may not have access to your full credit line until your physical card is activated. Web access is needed to manage your virtual card number online or in the Mobile app. Virtual cards may not be accepted by all stores. Virtual cards are not available for debit cards and some credit cards.
- 8 About product reviews: All customer reviews used are authentic. Testimonials may be shortened or edited for clarity. We calculate the average product rating based on ratings that customers submit. Some product ratings and reviews may be obtained from customers with different versions of the product. We exclude some reviews from being displayed for reasons such as the customer included profanity, reviewed the wrong product, submitted inappropriate or irrelevant content, or revealed personally identifying information. Reviews are not filtered, edited, or deleted simply because they are negative or are lower rated. If a review is excluded, the associated rating is not calculated in the average product rating.

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