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# Discover Has Acceptance Edge on American Express

by Ben Luthi (<https://www.nerdwallet.com/blog/author/bluthi/>) | posted in [Credit Card Basics \(https://www.nerdwallet.com/blog/category/credit-cards/credit-card-basics/\)](https://www.nerdwallet.com/blog/category/credit-cards/credit-card-basics/), [Credit Cards \(https://www.nerdwallet.com/blog/category/credit-cards/\)](https://www.nerdwallet.com/blog/category/credit-cards/)  
Published on February 2, 2016

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Credit cards are a convenient alternative to carrying cash — as long as merchants accept them. Visa and MasterCard are accepted by virtually every merchant that takes credit cards, both in the U.S. and

internationally. Discover and American Express, however, don't get as much love. Let's take a look at how Discover and American Express acceptance compares both at home and abroad.

## For domestic purchases

The payment network linked to your card — Visa, MasterCard, Discover and American Express — determines where you can use it. Not all merchants accept cards from all networks.

According to the Nilson Report, a trade publication for the payments industry, Discover was accepted by 9.3 million merchants nationwide as of 2014, compared with 9.5 million that accept Visa and MasterCard. So in the United States, you shouldn't have trouble using a Discover card, as it's accepted nearly everywhere that takes credit cards.

American Express, however, is accepted by only 6.9 million merchants in the United States. This is largely due to the higher fees the company charges merchants with each swipe. Those fees are not an issue for larger or national merchants, but they're a significant barrier for smaller businesses. Because American Express lags behind the other networks in acceptance, you'll probably want to carry a backup card in case you can't use your AmEx.

## If you're traveling overseas

Internationally, there isn't much data on which payment network is more widely accepted. Discover provides a map of countries (<https://www.discover.com/credit-cards/help-center/account/international-use.html>) where its cards are accepted. It also notes that Discover cardholders can use their cards where a Discover partner is accepted. Partners include Diners Club, Union Pay (mainland China only) and JCB (Japan only).

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Information on overseas acceptance isn't readily available from American Express. An AmEx customer service representative told NerdWallet that American Express is accepted in virtually every country but didn't have more detailed information. You can always contact AmEx's customer service about a specific country if you plan to travel there.

Even if Discover or American Express say their cards are accepted in a certain country, that doesn't mean all merchants there will accept them. Thus, it's generally wise to take a Visa or MasterCard as a backup. Also, consider taking a debit card in case you're in a cash-only situation and an ATM is nearby.

## Which should you choose?

Both Discover and American Express offer great credit cards, and for the most part, you won't run into problems with either when shopping online or at national or regional retailers and restaurant chains. If you spend most of your money at small businesses, however, you're apt to run into fewer acceptance problems with Discover.

If you're looking for a new card and are considering Discover or AmEx, check out our top Discover (<https://www.nerdwallet.com/blog/bank-credit-cards/best-discover-credit-cards/>) and American Express (<http://www.nerdwallet.com/blog/bank-credit-cards/american-express/>) cards to see if one fits your needs. If you're still not sure, consider adding a Visa (<http://www.nerdwallet.com/blog/bank-credit-cards/visa/>) or MasterCard (<http://www.nerdwallet.com/blog/bank-credit-cards/mastercard/>), just in case.

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