How Long Does It Take to Get a Credit Card?

Credit card approval can be near instantaneous. You may even be able to start using your card the same day an issuer approves your application.

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Last Updated: 5/2/2023

The content on this page is accurate as of the posting date; however, some of the offers mentioned may have expired.

With most credit card issuers, you can apply for a new card online, over the phone or via mail. Approval is typically the quickest for online applications, whereas applying via mail tends to take the longest.

Some issuers provide instant approval of credit cards. And you may even be able to start using your new card immediately. However, receiving your physical card via mail may take up to 10 business days.

Having all the required information at hand when applying for a new card will ensure you can complete the process quickly and accurately. Even if you are pre-approved or pre-qualified for the card, you will still need to submit a formal application if you decide to move forward.

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MONEYGEEK'S TAKEAWAYS

Even if you receive instant approval, you might need to wait until you receive your physical card before you can start using your account.

A few credit card issuers give you online access to your account and let you start using your card shortly after approval.

There may be some limitations on using an instant approval credit card until you receive your physical card.

How Long Does It Take per Credit Card Issuer?

How long it takes before you can use your new card depends on the card issuer. While some let you use your new card shortly after they approve your application, others require that you wait until you receive your physical card. Moreover, not all card issuers provide instant approval credit cards.

PROCESSING TIMES FOR CREDIT CARD ISSUERS

Credit Card Issuer	Processing Time
American Express	Instant card numbers upon approval
Bank of America	Instant access to card information for existing customers who apply through targeted promotional offers
Capital One	Instant access to cards for existing customers
Chase	Instant access to most Visa cards
Citi	Does not offer instant access with most cards

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How to Get a Credit Card Fast

The need or desire to quickly have money at your disposal is not new. So, you might not want to wait for a physical credit card to arrive via mail before tapping into your credit line.

For instance, you may wish to use your card to purchase an item with a steep discount available for a limited time. In such a scenario, your search should ideally focus on instant approval credit cards with instant use.

Instant Approval Credit Cards

Some of the leading issuers let you apply for a credit card online and get instant approval. While the process is not exactly instantaneous, it usually takes no more than a few minutes to find out if the issuer has approved or denied your application.

However, in some cases, card issuers might need more time to go through your application.

Credit card companies that offer cards with instant approval include:

- American Express
- Chase
- USAA (need to become a USAA member first)
- Capital One (not for all applicants)
- Bank of America (not for all cards and applicants)

If you are looking for a starting point for your search, here are some of the top instant approval credit cards:



EXPERT TIP:

While online applications are generally the fastest way to get a credit card into your hands — except, perhaps, store cards — you need to ask yourself if you're applying just because it's on your screen. Filling out a paper application or talking on the phone may give you time to consider other options before having your credit checked. So, while online credit card applications are usually the fastest, be sure you're not being too speedy in your decision! ***— Sarah Mattie, contributing expert for MoneyGeek***

Credit Cards With Instant Access

If you need quick access to money, you ideally need to limit your search to credit cards you can use immediately upon approval. With these cards, while you wait for the physical card to arrive via mail, your card's issuer gives you online access to your card's details, which means you can start using your card immediately. Bear in mind that not all cards that offer instant approval offer instant access to the card itself.

American Express Blue Cash Everyday Card
The Amex Blue Cash Everyday Card comes with no annual fees. You stand to earn $200 back as a welcome bonus if you spend $2,000 on purchases in the first six months.

This card comes with an intro 0% APR offer on purchases and balance transfers for the first 15 months. It offers up to 3% cash back on purchases through its bonus categories. You will need to pay foreign transaction fees if you use this card outside the U.S.

Once you get online approval, American Express will give you your card details immediately. You may use this number with any merchant that does not require a physical card.

Chase Freedom Unlimited Card
You pay no annual fees to use the Chase Freedom Unlimited Card. It comes with a low intro APR offer on purchases and balance transfers as well as a spend-based welcome bonus. This card lets you earn up to 5% cash back through category-based spending. However, you will need to pay foreign transaction fees if you use it outside of the U.S.

Upon your card's online approval, you may use the Spend Instantly feature to start using your card right away. To do this, you need to add your card to a digital wallet such as Google Pay, Apple Pay or Samsung Pay. Then, you may make online or in-store purchases.

Amazon Prime Rewards Visa Signature Card
The Amazon Prime Rewards Visa Signature Card doesn't charge any annual or foreign transaction fees. All new cardholders get a $100 Amazon Gift Card. This card offers up to 5% cash back through its bonus categories. You can also earn 10% cash back or more on select Amazon.com purchases. This card offers complimentary travel coverage.

Once you receive online approval, you may access your card through your Amazon.com account and use it to make purchases on this platform.

How to Apply for an Instant Credit Card Online

If you're looking for a credit card that you may use immediately upon approval, you need to submit an online application. No matter what type of card you choose, the process follows the same basic steps.

1. **Look for cards based on your creditworthiness.**
2. **Compare your options across parameters such as annual fees, APRs and rewards.**
3. **Take your specific requirements into account.**
4. **Make a selection.**
5. **Visit the card issuer's website.**

6 **Submit your application by providing the required personal, employment and financial details.**

7 **Wait for the issuer's decision.**

What Credit Card Companies Look For

Credit card companies look at different aspects when deciding if they should approve applications for new cards. The process involves verifying the details you provide and the information an issuer gets through your credit report. While not the norm, there are instances when you may have to wait a few days even if you apply for an instant approval credit card because its issuer might need more time to process your application.

Credit Score

Your credit score plays a key role in determining which cards you qualify for, the APR assigned to your card and your credit limit. In addition, having poor credit might delay the approval process.

If you have poor or no credit history and are looking for fast credit card approval, consider checking out what the Indigo Unsecured Mastercard and the Credit One Bank Platinum Visa Card for Rebuilding Credit have to offer. For those with fair/average credit, the Capital One Platinum Credit Card might be a good fit.

Credit Utilization

Your credit utilization ratio refers to the amount of credit you've used from your total available credit.

For instance, if you have three credit cards with a combined credit limit of $12,000, of which you've used $4,800, your credit utilization ratio would be 40%. When it comes to getting approved for a new card and getting a low APR, this number should ideally be below 30%. If your credit utilization ratio is higher, a card issuer might take longer to review your application.

Annual Income/Employment

Credit card companies ask you for income details to confirm you can make monthly payments on any balance you charge to the card. They will look at your income both to determine if they should approve your application and to arrive at a suitable credit limit for your new card.