
Amazon's New Prime Business and Amazon Business Credit Cards, Powered by U.S. Bank and Mastercard®, Are Now Available with Enhanced Rewards and Flexible Financing

New cards built for modern businesses—featuring dynamic rewards and industry-leading benefits with no annual fee and no foreign transaction fees

SEATTLE – May 13, 2026 – Amazon today launched the new Prime Business Card and Amazon Business Card, bringing together the Amazon rewards business customers love with powerful new benefits to help businesses make the most of their spending on Amazon. These cards, issued by U.S. Bank as part of the Mastercard® network, offer rewards wherever customers are shopping, access to flexible financing for purchases, and no annual or foreign transaction fees. Both cards are now available to new applicants.

"We heard from business customers that they wanted more from their card — more rewards outside of Amazon, more flexibility in how they pay, and more control over how their teams spend," said Shelley Salomon, vice president of Amazon Business. "The new Prime Business Card and Amazon Business Card are our answer: rewards that automatically adapt to each customer's spending, interest-free installment options, and built-in spend management tools — all with no annual fee."

More rewards, more flexibility

The new cards continue to give customers the most value for their Amazon purchases. The Prime Business Card offers Prime members 5% back on U.S. purchases up to \$150,000 annually from Amazon Business, Amazon.com, Amazon Web Services (AWS), and Whole Foods Market. For customers without a Prime membership, the Amazon Business Card offers 3% back for their U.S. Amazon purchases up to \$150,000 annually. The cards' new benefits include:

- **Improved Rewards outside of Amazon:** For the first time on a card with no annual fee, customers automatically earn 2% back beyond Amazon on purchases up to \$150,000 annually in their top three eligible spending categories each statement cycle, plus 1% on all other purchases beyond Amazon. Customers can also earn 5% back on travel booked via the U.S. Bank Travel Center with the Prime Business Card, or 3% with the Amazon Business Card, maximizing rewards wherever business takes them.
- **Equal Monthly Installments:** Unlock a simple way to manage cash flow over time. Customers can split eligible Amazon purchases into fixed monthly payments at 0% APR for up to 12 months, in lieu of earning rewards — all without paying an annual fee.

More visibility, more control

The Prime Business Card and Amazon Business Card bring the kind of spend management capabilities that used to require a corporate expense platform or high annual fees. With Amazon Business tools and U.S. Bank Spend Management built in, customers can track spending in real time with itemized reports enriched with Amazon transaction details, set spending limits and approval rules with physical cards or issue unlimited virtual cards with customizable spend restrictions and expiration dates.

"U.S. Bank has spent decades building trusted relationships with America's small business owners, and this partnership allows us to extend that commitment at unprecedented scale," said Courtney Kelso, senior executive vice president and head of payments, consumer and small business. "We're not just offering a credit card—we're delivering a comprehensive financial toolkit that helps business owners manage cash flow, maximize rewards, and access the credit they need to seize opportunities when they arise. And this is just the beginning—cardholders can look forward to even more value as we introduce additional U.S. Bank services designed specifically for their needs."

Global Acceptance and Security with Mastercard

The new cards are accepted at more than 100 million locations worldwide, giving businesses the freedom to pay with confidence wherever their work takes them. Built on Mastercard's secure and reliable network, every transaction is supported by advanced, AI-powered fraud monitoring and Zero Liability protection. Beyond acceptance, Mastercard combines tokenization, cybersecurity and real-time insights to help prevent threats before they happen — bringing enterprise-grade protection to businesses of all sizes.

Cardholders also benefit from World Elite Mastercard® features, as well as Easy Savings—an automatic savings program that delivers rebates on everyday business expenses like gas, dining and travel at more than 50,000 locations worldwide.

"Businesses today are digital-first and operating in an increasingly complex global marketplace - they need partners that help them run and grow their business every day," said Eimear Creaven, president, global partnerships, Mastercard. "With built-in security, global acceptance and automatic savings on the expenses they rely on most, these cards deliver real, everyday value—so business owners can focus less on managing payments and more on moving their business forward."

A Seamless Transition for Existing Cardholders

Current Amazon Business American Express cardholders can continue using their existing cards and earning rewards without interruption. Cardholders will receive a replacement card that they can begin using on August 14, with their previous rewards carrying over to the new cards. For more information about card benefits and rewards structure, find frequently asked questions [here](#). Existing cardholders can find more information about the transition timeline [here](#).

Customers can apply for the new Prime Business Card or Amazon Business Card at <http://amazon.com/businesscard-apply>.

About Amazon Business

Since launching in the U.S. in 2015, Amazon Business has empowered businesses of all sizes through unmatched selection, deep discounts, and smart capabilities. Procurement and business leaders benefit from convenient shipping options on hundreds of millions of supplies across categories like office, IT, janitorial, and food service, along with business-tailored features including a curated site experience, Business Prime, business-only pricing and selection, single- or multi-user business accounts, approval workflows, purchasing system integrations, payment solutions, tax exemptions, and dedicated customer support. Amazon Business is now a strategic partner actively serving more than eight million organizations globally, excluding emerging geographies, in 11 countries. Visit the [Amazon Business website](#) to learn more about new and existing tools and features for business buying.

About U.S. Bank

Headquartered in Minneapolis, U.S. Bancorp is the parent company of U.S. Bank National Association, the fifth-largest commercial bank in the United States. Our three major business lines serve 15 million clients throughout the U.S., Canada and Europe, and our team of nearly 70,000 people invest our hearts and minds to power human potential every day. Ranked 105th on the Fortune 500, we are deeply respected for our culture and long-term stewardship and admired for our diversified business mix and product capabilities.

About Mastercard

Mastercard powers economies and empowers people in 200+ countries and territories worldwide. Together with our customers, we're building a resilient economy where everyone can prosper. We support a wide range of digital payments choices, making transactions secure, simple, smart and accessible. Our technology and innovation, partnerships and networks combine to deliver a unique set of products and services that help people, businesses and governments realize their greatest potential. www.mastercard.com.
