



## U.S. Bank Expands Subscription Management for Credit Cardholders

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*New solution powered by Mastercard helps cardholders manage subscriptions directly within U.S. Bank Mobile App*

MINNEAPOLIS--(BUSINESS WIRE)-- U.S. Bank [NYSE: USB] credit cardholders can now view and manage their digital subscriptions directly within the U.S. Bank Mobile App and online banking, as part of a new solution created in partnership with Mastercard [NYSE: MA].

From streaming services to meal deliveries, subscriptions have become embedded in everyday life, yet managing them can be a challenge. In a recent Mastercard survey, 72% of U.S. consumers expressed a desire to view and manage all their subscriptions within their banking app<sup>1</sup>.

"We are constantly looking at new ways to add transparency and convenience to our cardholder experience," said Chris Roncari, head of product and experience for consumer and small business payments at U.S. Bank. "With digital subscription management and access to digital receipts powered by Mastercard, we're helping cardholders not only simplify the many subscriptions in their life but have greater control and insight into their spending."

Recent data shows Americans have more than eight subscriptions and about one-third have more than 10 subscriptions<sup>1</sup>. This new complimentary benefit makes it easier for U.S. Bank cardholders to avoid paying for unwanted or unused services while gaining greater control over their digital spending. Powered by Ethoca, a Mastercard company, this technology also enables cardholders to access digital itemized receipts for transactions from hundreds of participating merchants.

"As consumers demand smarter and more personal experiences, we're excited to reveal how we are making it easier to view and manage subscriptions," said Gaurav Mittal, executive vice president, Ethoca at Mastercard. "Together, with U.S. Bank, this next-generation technology puts the consumer at the heart of every transaction, enabling businesses to boost cardholder retention, while also driving growth in the subscription economy."

To learn more about consumer credit cards at U.S. Bank, visit [usbank.com/credit-cards.html](https://usbank.com/credit-cards.html).

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<sup>1</sup> Global market research firm [Savanta](#) structured a survey with Mastercard in partnership with specialist management consultancy [FT Strategies](#) and conducted fieldwork with a nationally representative sample of 2,034 U.S. consumers and 104 U.S. subscription businesses from June to July 2025.

### **About U.S. Bancorp**

U.S. Bancorp, with approximately 70,000 employees and \$686 billion in assets as of June 30, 2025, is the parent company of U.S. Bank National Association. Headquartered in Minneapolis, the company serves millions of customers locally, nationally and globally through a diversified mix of businesses including consumer banking, business banking, commercial banking, institutional banking, payments and wealth management. U.S. Bancorp has been recognized for its approach to digital innovation, community partnerships and customer service, including being named one of the 2025 World's Most Ethical Companies and one of Fortune's most admired superregional banks. Learn more at [usbank.com/about](https://usbank.com/about).

### **About Mastercard Incorporated (NYSE: MA), [www.mastercard.com](https://www.mastercard.com)**

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.

Loans and lines of credit are offered by U.S. Bank National Association.

Media contact:

Tessa Bajema

[Tessa.bajema@usbank.com](mailto:Tessa.bajema@usbank.com)

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