Who AI Recommends: Credit Cards

How ChatGPT, Gemini and Google AI Overviews rank 18 card issuers across ten buying questions, and what it takes to be the issuer they name first.

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United States · October 2026

PLEASE READ FIRST

Important notice and disclaimer

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AT A GLANCE

The credit card category in numbers

30
AI answers analyzed
10 buying questions × 3 engines

18
card issuers named
by at least one engine

4 of 10
questions where all three engines agree
on the #1 issuer

19%
of citations point to issuers' own websites
28 of 145 sources

70%
of answers mention Capital One
level with Amex, behind Chase (87%)

2
times Capital One is ranked #1
out of 30 answers

ABOUT THIS REPORT

This report is part of the Answer Engine Daily AEO Index. Every month we ask ChatGPT, Gemini and Google AI Overviews the same buying questions and record which brands they recommend, the order they put them in, and the sources they cite. This edition covers credit cards, with ten questions running from travel rewards to cards for building credit.

None of the questions names a brand, so every brand starts on equal terms.

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EXECUTIVE SUMMARY

Chase leads AI's credit card picks, but five issuers split the top spots

In credit cards, the engines work from a short list of big issuers. Chase is named in 87% of answers and leads the index. Capital One is named in 70% of answers but is ranked first only twice. Issuers' own websites supply 19% of the citations behind these answers.

KEY FINDINGS

1 **Chase leads, and it still has gaps.**

Chase tops the index with an AI Rank Score of 61.0 and is named in 87% of answers, more than any other issuer. It wins travel and business cards outright and also takes airline cards. Capital One (47.3), American Express (46.0) and Citi (43.3) trail it. Gas cards are the gap: no engine names Chase there.

2 **Capital One is seen everywhere and rarely picked first.**

Capital One appears in 70% of answers, yet only 2 of 30 rank it first. It finishes second on travel, student and credit-building cards and wins none of the ten questions. Shoppers tend to apply for the first card an AI names. Second place costs it.

3 **Five issuers split the ten questions.**

Chase and Citi win three questions each, counting Citi's shared win with Wells Fargo on no annual fee cards. Wells Fargo also takes balance transfers. Discover takes student and credit-building cards, and American Express owns dining with a perfect 100.

4 **The engines agree on only four questions.**

ChatGPT, Gemini and Google AI Overviews name the same top issuer for 4 of the 10 questions. On gas cards each engine picks a different #1: PenFed on ChatGPT, Citi on Gemini and American Express on AI Overviews. Issuers need to track each engine on its own.

5 **Issuers' own websites carry real weight.**

Of the 145 sources cited, 19% belong to the issuers themselves, led by americanexpress.com and capitalone.com with six citations each. NerdWallet is the most cited site (17), ahead of YouTube (13) and CNBC (11). Gemini and AI Overviews cite issuer sites often, while ChatGPT leans on independent blogs.

6 **Some big issuers are missing.**

Bank of America is missing from 5 of the 10 questions it competes on, and U.S. Bank misses 4 of 7. Discover wins two questions, yet no engine names it on four others, including travel, business and dining cards.

1 · THE CREDIT CARD LEADERBOARD

Chase leads the AI shelf for credit cards, with three issuers bunched behind

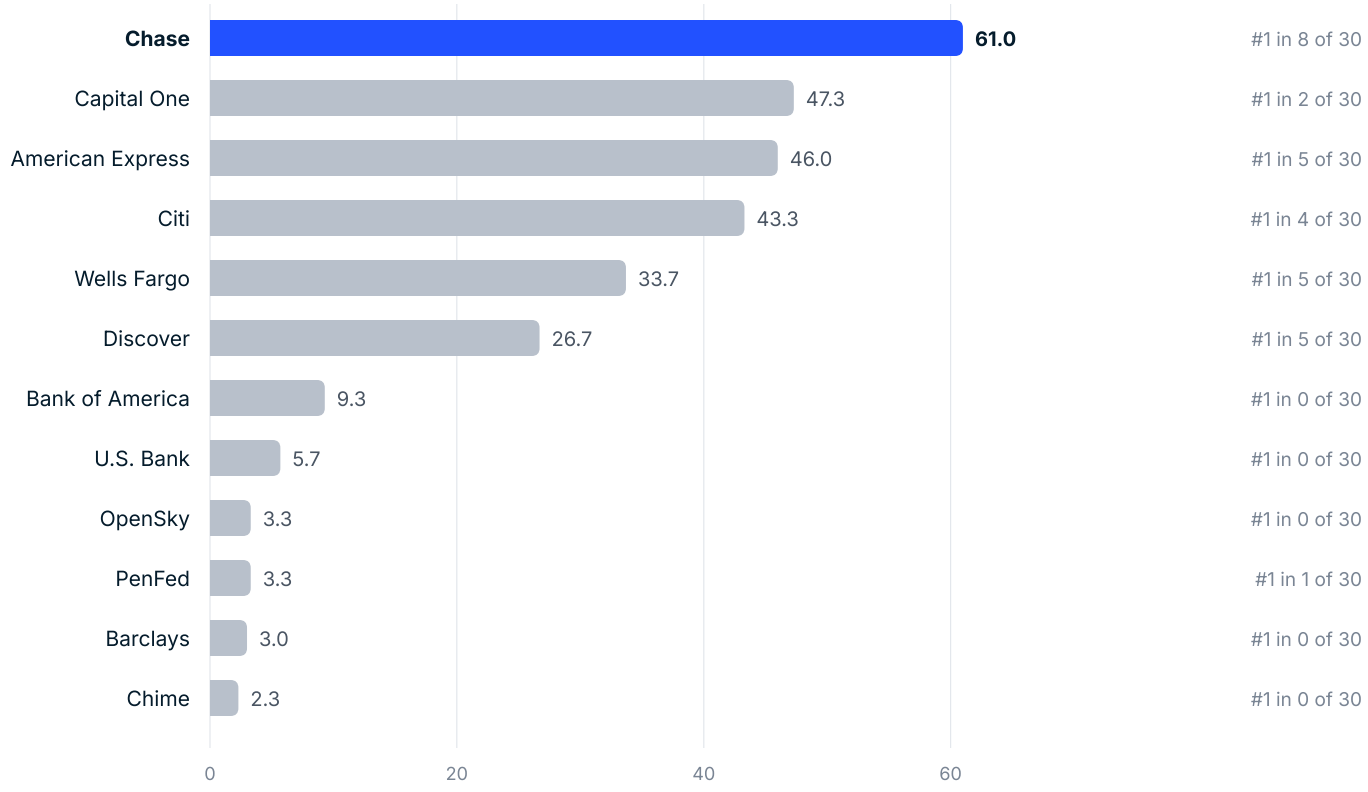
The AI Rank Score measures how high each engine places an issuer across all ten questions. A score of 100 would mean first place on every engine for every question. Chase reaches 61.0. Its lead rests on reach: it is named in 87% of answers and shows up on all three engines for 8 of the 10 questions.

Capital One, American Express and Citi sit close together, between 43.3 and 47.3. Wells Fargo and Discover win two questions each but score lower because they are absent from much of the rest. Below the top six, scores fall off fast. Bank of America, next in line, scores 9.3.

Exhibit 1

Chase ranks first on the AI Rank Score, with Capital One second.

AI Rank Score, credit card category, top 12 issuers (0–100)



Figures on the right show how many of the 30 answers rank the brand #1.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

Being named is easy for the big issuers. Being named first is not

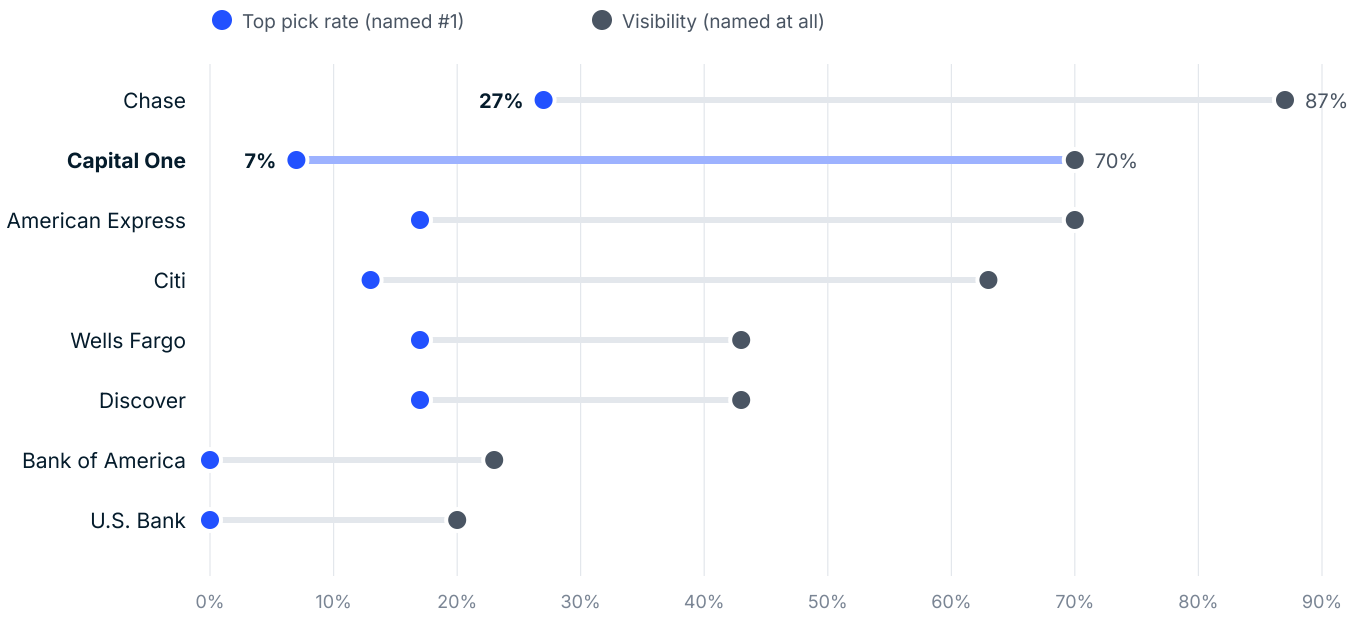
Visibility counts how often an issuer is named at all. The top pick rate counts how often it is named first. The gap between the two shows whether an engine treats an issuer as the answer or as one more card on the list.

Capital One has the widest gap in the index. It is named in 70% of answers and ranked first in 7%. ChatGPT names it in 60% of its answers and never puts it first. Wells Fargo and Discover show the reverse pattern: each appears in 43% of answers and still collects five first places. For a CMO, the top pick rate is the number to watch.

Exhibit 2

Capital One is named in 70% of answers, but first in only 2.

Visibility and top pick rate, % of 30 AI answers, top 8 issuers



Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

Why first place matters

AI answers about credit cards are short. The engines name four to six issuers on average, and someone who asks for "the best travel credit card" tends to look at the first one or two. A third-place mention still gets seen, but it rarely gets the application.

2 · WINNERS AND LOSERS, QUESTION BY QUESTION

Five issuers share the ten #1 spots in credit cards

Taken question by question, each card type has its own leader. Chase owns travel and business cards. Discover owns cards for students and for building credit, with a perfect 100 on the second. American Express wins dining on all three engines. Citi and Wells Fargo divide cashback, balance transfer and no annual fee cards between them.

Exhibit 3

Each card type has its own leader, and no issuer wins more than three.

AI Rank Score by question (0–100), top 8 issuers; bold = question winner; – = not named by any engine

	Travel	Cash-back	No annual fee	Business	Student	Balance transfer	Dining	Gas	Building credit	Airline
Chase	**100**	43	57	**100**	60	50	73	–	40	**87**
Capital One	80	23	30	60	**87**	–	67	–	80	47
American Express	60	50	27	67	–	3	**100**	73	–	80
Citi	13	**93**	**80**	–	–	87	33	**80**	–	47
Wells Fargo	23	87	**80**	27	–	**93**	–	27	–	–
Discover	–	20	40	–	**93**	13	–	–	**100**	–
Bank of America	–	–	–	3	40	20	–	27	–	3
U.S. Bank	–	7	–	–	–	–	37	13	–	–

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

What this means for issuers

Pick the card types where your product really is the strongest option and build coverage around them. Discover wins two questions while appearing in 43% of answers. Broad issuers should check every question for gaps: Chase is absent from gas cards and Capital One from balance transfer cards, both segments they compete in.

Exhibit 4

Winners and losers on every credit card question.

Winner and runner-up by AI Rank Score

#	QUESTION	WINNER (SCORE)	RUNNER-UP	DETAIL
1	Best travel credit card	**Chase** 100	Capital One 80	p. 9
2	Best cashback credit card	**Citi** 93	Wells Fargo 87	p. 10
3	Best no annual fee credit card	**Wells Fargo & Citi** 80	Chase 57	p. 11
4	Best business credit card	**Chase** 100	American Express 67	p. 12
5	Best student credit card	**Discover** 93	Capital One 87	p. 13
6	Best balance transfer credit card	**Wells Fargo** 93	Citi 87	p. 14
7	Best dining credit card	**American Express** 100	Chase 73	p. 15
8	Best gas credit card	**Citi** 80	American Express 73	p. 16
9	Best credit card for building credit	**Discover** 100	Capital One 80	p. 17
10	Best airline credit card	**Chase** 87	American Express 80	p. 18

Each question has its own page with the full list of brands, engine positions and sources (see the Detail column).

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

QUOTE IT

#1 in AI answers for "Best travel credit card": Chase (AI Rank Score 100/100, recommended by 3 of 3 AI engines). Source: Answer Engine Daily AEO Index, U.S., October 2026, powered by markaeo.com

Results apply to October 2026 only and are subject to the Important notice and disclaimer on the last page.

2 · QUESTION 1 OF 10

"Best travel credit card"

Chase is the clear AI pick for travel credit cards

6	100	All 3	11
brands named across the three answers	AI Rank Score for Chase	engines agree on the #1 brand	sources cited, 1 from brand sites

Chase scores 100 and is the first pick on all three engines. Capital One is a distant second at 80. The field is narrow. Only 6 brands are named, and the top three take 79% of all brand mentions.

Exhibit 4.1

Chase scores 100, out of 6 brands named.

AI Rank Score and engine positions, top 6 brands for "Best travel credit card"

#	BRAND	AI RANK SCORE	CHATGPT	GEMINI	AI OVERVIEWS	SHARE OF VOICE	RECOM-MENDED	#1 PICK
1	Chase	100	**#1**	**#1**	**#1**	28.0%	3/3	3/3
2	Capital One	80	#2	#2	#2	36.0%	3/3	0/3
3	American Express	60	#3	#3	#3	14.7%	3/3	0/3
4	Wells Fargo	23	#5	#4	–	13.3%	2/3	0/3
5	Citi	13	#4	–	–	2.7%	1/3	0/3
6	Bilt	10	–	#5	–	5.3%	1/3	0/3

Engine columns show the brand's position in each answer (– = not named). Share of voice = share of all brand mentions in the three answers.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

SOURCES BEHIND THESE ANSWERS

nerdwallet.com	1	1
americanexpress.com		1
bankrate.com		1
cnbc.com		1

Plus 6 more sites.

WHO IS MISSING

NAMED BY ONLY 1 ENGINE Citi

QUOTE IT. #1 in AI answers for "Best travel credit card": Chase (AI Rank Score 100/100, recommended by 3 of 3 AI engines). Source: Answer Engine Daily AEO Index, U.S., October 2026, powered by markaeo.com

2 · QUESTION 2 OF 10

"Best cashback credit card"

Citi leads AI answers for cashback credit cards, ahead of Wells Fargo

7	93	2 of 3	13
brands named across the three answers	AI Rank Score for Citi	engines agree on the #1 brand	sources cited, 2 from brand sites

Citi scores 93. Two of the three engines rank it first. Gemini puts it at #2 and picks Wells Fargo instead. Wells Fargo is close behind at 87, so this question could change hands next month. In total 7 brands are named, and the top three take 57% of all brand mentions.

Exhibit 4.2

Citi scores 93, out of 7 brands named.

AI Rank Score and engine positions, top 7 brands for "Best cashback credit card"

#	BRAND	AI RANK SCORE	CHATGPT	GEMINI	AI OVERVIEWS	SHARE OF VOICE	RECOM-MENDED	#1 PICK
1	Citi	93	**#1**	#2	**#1**	28.7%	3/3	2/3
2	Wells Fargo	87	#2	**#1**	#2	13.0%	3/3	1/3
3	American Express	50	#5	#3	#3	15.7%	3/3	0/3
4	Chase	43	#3	#5	#4	19.1%	3/3	0/3
5	Capital One	23	–	#4	#5	11.3%	2/3	0/3
6	Discover	20	#4	#6	#6	6.1%	3/3	0/3
7	U.S. Bank	7	#6	#7	–	6.1%	2/3	0/3

Engine columns show the brand's position in each answer (– = not named). Share of voice = share of all brand mentions in the three answers.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

SOURCES BEHIND THESE ANSWERS

cnbc.com	2
americanexpress.com	1
bankrate.com	1
capitalone.com	1

Plus 8 more sites.

WHO IS MISSING

NAMED BY ONLY 1 ENGINE None of the expected brands.

QUOTE IT. #1 in AI answers for "Best cashback credit card": Citi (AI Rank Score 93/100, recommended by 3 of 3 AI engines). Source: Answer Engine Daily AEO Index, U.S., October 2026, powered by markaeo.com

2 · QUESTION 3 OF 10

"Best no annual fee credit card"

Wells Fargo and Citi share the top spot for no annual fee credit cards

6	80	2 of 3	12
brands named across the three answers	AI Rank Score for Wells Fargo and Citi	engines agree on the #1 brand	sources cited, 3 from brand sites

Wells Fargo and Citi tie at 80. Wells Fargo is ranked first by two engines; Citi is ranked first by no engines. Gemini and Google AI Overviews put Wells Fargo first, while ChatGPT goes with Chase. The field is narrow. Only 6 brands are named, and the top three take 68% of all brand mentions.

Exhibit 4.3

Wells Fargo and Citi score 80, out of 6 brands named.

AI Rank Score and engine positions, top 6 brands for "Best no annual fee credit card"

#	BRAND	AI RANK SCORE	CHATGPT	GEMINI	AI OVERVIEWS	SHARE OF VOICE	RECOM-MENDED	#1 PICK
1	Wells Fargo	80	#4	**#1**	**#1**	25.5%	3/3	2/3
2	Citi	80	#2	#2	#2	21.4%	3/3	0/3
3	Chase	57	**#1**	#6	#3	21.4%	3/3	1/3
4	Discover	40	#3	#5	#5	7.1%	3/3	0/3
5	Capital One	30	#5	#3	–	13.3%	2/3	0/3
6	American Express	27	–	#4	#4	11.2%	2/3	0/3

Engine columns show the brand's position in each answer (– = not named). Share of voice = share of all brand mentions in the three answers.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

SOURCES BEHIND THESE ANSWERS

americanexpress.com	1
bankrate.com	1
citi.com	1
cnbc.com	1

Plus 8 more sites.

WHO IS MISSING

NAMED BY ONLY 1 ENGINE None of the expected brands.

QUOTE IT. Joint #1 in AI answers for "Best no annual fee credit card": Wells Fargo and Citi (AI Rank Score 80/100). Source: Answer Engine Daily AEO Index, U.S., October 2026, powered by markaeo.com

2 · QUESTION 4 OF 10

"Best business credit card"

Chase is the clear AI pick for business credit cards

7	100	All 3	18
brands named across the three answers	AI Rank Score for Chase	engines agree on the #1 brand	sources cited, 3 from brand sites

Chase scores 100 and is the first pick on all three engines. American Express is a distant second at 67. The field is narrow. Only 7 brands are named, and the top three take 88% of all brand mentions.

Exhibit 4.4

Chase scores 100, out of 7 brands named.

AI Rank Score and engine positions, top 7 brands for "Best business credit card"

#	BRAND	AI RANK SCORE	CHATGPT	GEMINI	AI OVERVIEWS	SHARE OF VOICE	RECOM-MENDED	#1 PICK
1	Chase	100	**#1**	**#1**	**#1**	40.8%	3/3	3/3
2	American Express	67	#2	#2	#4	18.4%	3/3	0/3
3	Capital One	60	#3	#3	#3	28.9%	3/3	0/3
4	Wells Fargo	27	–	–	#2	2.6%	1/3	0/3
5	Ramp	13	–	#4	–	3.9%	1/3	0/3
6	Brex	10	–	#5	–	3.9%	1/3	0/3
7	Bank of America	3	–	#6	–	1.3%	0/3	0/3

Engine columns show the brand's position in each answer (– = not named). Share of voice = share of all brand mentions in the three answers.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

SOURCES BEHIND THESE ANSWERS

nerdwallet.com		6	1
youtube.com	1	1	2
americanexpress.com			1
capitalone.com			1

Plus 5 more sites.

WHO IS MISSING

NAMED BY ONLY 1 ENGINE Bank of America and Wells Fargo

QUOTE IT. #1 in AI answers for "Best business credit card": Chase (AI Rank Score 100/100, recommended by 3 of 3 AI engines). Source: Answer Engine Daily AEO Index, U.S., October 2026, powered by markaeo.com

2 · QUESTION 5 OF 10

"Best student credit card"

Discover leads AI answers for student credit cards, ahead of Capital One

4	93	2 of 3	14
brands named across the three answers	AI Rank Score for Discover	engines agree on the #1 brand	sources cited, 4 from brand sites

Discover scores 93. Two of the three engines rank it first. Google AI Overviews puts it at #2 and picks Capital One instead. Capital One is close behind at 87, so this question could change hands next month. The field is narrow. Only 4 brands are named, and the top three take 91% of all brand mentions.

Exhibit 4.5

Discover scores 93, out of 4 brands named.

AI Rank Score and engine positions, top 4 brands for "Best student credit card"

#	BRAND	AI RANK SCORE	CHATGPT	GEMINI	AI OVERVIEWS	SHARE OF VOICE	RECOM-MENDED	#1 PICK
1	Discover	93	**#1**	**#1**	#2	15.4%	3/3	2/3
2	Capital One	87	#2	#2	**#1**	44.6%	3/3	1/3
3	Chase	60	#3	#3	#3	30.8%	3/3	0/3
4	Bank of America	40	#4	#4	#4	9.2%	3/3	0/3

Engine columns show the brand's position in each answer (– = not named). Share of voice = share of all brand mentions in the three answers.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

SOURCES BEHIND THESE ANSWERS

chase.com	2
nerdwallet.com	2
bankofamerica.com	1
bankrate.com	1

Plus 8 more sites.

WHO IS MISSING

NAMED BY ONLY 1 ENGINE None of the expected brands.

QUOTE IT. #1 in AI answers for "Best student credit card": Discover (AI Rank Score 93/100, recommended by 3 of 3 AI engines). Source: Answer Engine Daily AEO Index, U.S., October 2026, powered by markaeo.com

2 · QUESTION 6 OF 10

"Best balance transfer credit card"

Wells Fargo leads AI answers for balance transfer cards, ahead of Citi

7	93	2 of 3	18
brands named across the three answers	AI Rank Score for Wells Fargo	engines agree on the #1 brand	sources cited, 4 from brand sites

Wells Fargo scores 93. Two of the three engines rank it first. Gemini puts it at #2 and picks Citi instead. Citi is close behind at 87, so this question could change hands next month. The field is narrow. Only 7 brands are named, and the top three take 76% of all brand mentions.

Exhibit 4.6

Wells Fargo scores 93, out of 7 brands named.

AI Rank Score and engine positions, top 7 brands for "Best balance transfer credit card"

#	BRAND	AI RANK SCORE	CHATGPT	GEMINI	AI OVERVIEWS	SHARE OF VOICE	RECOM-MENDED	#1 PICK
1	Wells Fargo	93	**#1**	#2	**#1**	15.2%	3/3	2/3
2	Citi	87	#2	**#1**	#2	45.5%	3/3	1/3
3	Chase	50	#3	#5	#3	15.2%	2/3	0/3
4	Bank of America	20	–	#3	–	6.1%	1/3	0/3
5	Discover	13	#4	–	–	3.0%	1/3	0/3
6	Navy Federal	13	–	#4	–	6.1%	1/3	0/3
7	American Express	3	–	#6	–	9.1%	0/3	0/3

Engine columns show the brand's position in each answer (– = not named). Share of voice = share of all brand mentions in the three answers.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

SOURCES BEHIND THESE ANSWERS

nerdwallet.com	2	1
citi.com	1	1
cnbc.com	1	1
experian.com	1	1

Plus 9 more sites.

WHO IS MISSING

NAMED BY ONLY 1 ENGINE American Express, Discover and Bank of America

QUOTE IT. #1 in AI answers for "Best balance transfer credit card": Wells Fargo (AI Rank Score 93/100, recommended by 3 of 3 AI engines). Source: Answer Engine Daily AEO Index, U.S., October 2026, powered by markaeo.com

2 · QUESTION 7 OF 10

"Best dining credit card"

American Express is the clear AI pick for dining credit cards

6	100	All 3	21
brands named across the three answers	AI Rank Score for American Express	engines agree on the #1 brand	sources cited, 3 from brand sites

American Express scores 100 and is the first pick on all three engines. Chase is a distant second at 73. In total 6 brands are named, and the top three take 56% of all brand mentions.

Exhibit 4.7

American Express scores 100, out of 6 brands named.

AI Rank Score and engine positions, top 6 brands for "Best dining credit card"

#	BRAND	AI RANK SCORE	CHATGPT	GEMINI	AI OVERVIEWS	SHARE OF VOICE	RECOM-MENDED	#1 PICK
1	American Express	100	**#1**	**#1**	**#1**	10.5%	3/3	3/3
2	Chase	73	#3	#2	#2	19.3%	3/3	0/3
3	Capital One	67	#2	#3	#3	26.3%	3/3	0/3
4	U.S. Bank	37	#4	#5	#4	21.1%	3/3	0/3
5	Citi	33	#5	#4	#5	17.5%	3/3	0/3
6	Bilt	3	–	#6	–	5.3%	1/3	0/3

Engine columns show the brand's position in each answer (– = not named). Share of voice = share of all brand mentions in the three answers.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

SOURCES BEHIND THESE ANSWERS

reddit.com	1	1
cnbc.com	1	1
americanexpress.com	2	
10xtravel.com		1

Plus 14 more sites.

WHO IS MISSING

NAMED BY ONLY 1 ENGINE None of the expected brands.

QUOTE IT. #1 in AI answers for "Best dining credit card": American Express (AI Rank Score 100/100, recommended by 3 of 3 AI engines). Source: Answer Engine Daily AEO Index, U.S., October 2026, powered by markaeo.com

2 · QUESTION 8 OF 10

"Best gas credit card"

Citi leads AI answers for gas credit cards, ahead of American Express

7	80	None	15
brands named across the three answers	AI Rank Score for Citi	engines agree on the #1 brand	sources cited, none from brand sites

Citi scores 80, although only Gemini ranks it first. American Express is close behind at 73, so this question could change hands next month. Each engine picks a different #1: ChatGPT chooses PenFed, Gemini Citi and Google AI Overviews American Express. The field is narrow. Only 7 brands are named, and the top three take 68% of all brand mentions.

Exhibit 4.8

Citi scores 80, out of 7 brands named.

AI Rank Score and engine positions, top 7 brands for "Best gas credit card"

#	BRAND	AI RANK SCORE	CHATGPT	GEMINI	AI OVERVIEWS	SHARE OF VOICE	RECOM-MENDED	#1 PICK
1	Citi	80	#2	**#1**	#3	36.4%	3/3	1/3
2	American Express	73	#3	#3	**#1**	30.7%	3/3	1/3
3	PenFed	33	**#1**	–	–	1.1%	1/3	1/3
4	Bank of America	27	–	–	#2	5.7%	1/3	0/3
5	Wells Fargo	27	–	#2	–	13.6%	1/3	0/3
6	U.S. Bank	13	–	#4	–	10.2%	1/3	0/3
7	Synchrony	10	–	#5	–	2.3%	1/3	0/3

Engine columns show the brand's position in each answer (– = not named). Share of voice = share of all brand mentions in the three answers.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

SOURCES BEHIND THESE ANSWERS

youtube.com	2
allrewards.net	1
bankrate.com	1
cnbc.com	1

Plus 10 more sites.

WHO IS MISSING

NAMED BY ONLY 1 ENGINE Bank of America, Wells Fargo and U.S. Bank

QUOTE IT. #1 in AI answers for "Best gas credit card": Citi (AI Rank Score 80/100, recommended by 3 of 3 AI engines). Source: Answer Engine Daily AEO Index, U.S., October 2026, powered by markaeo.com

2 · QUESTION 9 OF 10

"Best credit card for building credit"

Discover is the clear AI pick for cards for building credit

6	100	All 3	14
brands named across the three answers	AI Rank Score for Discover	engines agree on the #1 brand	sources cited, 7 from brand sites

Discover scores 100 and is the first pick on all three engines. Capital One is a distant second at 80. The field is narrow. Only 6 brands are named, and the top three take 73% of all brand mentions.

Exhibit 4.9

Discover scores 100, out of 6 brands named.

AI Rank Score and engine positions, top 6 brands for "Best credit card for building credit"

#	BRAND	AI RANK SCORE	CHATGPT	GEMINI	AI OVERVIEWS	SHARE OF VOICE	RECOM-MENDED	#1 PICK
1	Discover	100	**#1**	**#1**	**#1**	22.4%	3/3	3/3
2	Capital One	80	#2	#2	#2	41.8%	3/3	0/3
3	Chase	40	#3	–	#3	9.0%	2/3	0/3
4	OpenSky	33	–	#3	#4	11.9%	2/3	0/3
5	Chime	23	#5	#4	–	13.4%	2/3	0/3
6	Petal	13	#4	–	–	1.5%	1/3	0/3

Engine columns show the brand's position in each answer (– = not named). Share of voice = share of all brand mentions in the three answers.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

SOURCES BEHIND THESE ANSWERS

capitalone.com	3
discover.com	2
cardrates.com	1
chime.com	1

Plus 7 more sites.

WHO IS MISSING

NAMED BY ONLY 1 ENGINE None of the expected brands.

QUOTE IT. #1 in AI answers for "Best credit card for building credit": Discover (AI Rank Score 100/100, recommended by 3 of 3 AI engines). Source: Answer Engine Daily AEO Index, U.S., October 2026, powered by markaeo.com

2 · QUESTION 10 OF 10

"Best airline credit card"

Chase leads AI answers for airline credit cards, ahead of American Express

6	87	None	9
brands named across the three answers	AI Rank Score for Chase	engines agree on the #1 brand	sources cited, 1 from brand sites

Chase scores 87, although only ChatGPT ranks it first. American Express is close behind at 80, so this question could change hands next month. Each engine picks a different #1: ChatGPT chooses Chase, Gemini Capital One and Google AI Overviews American Express. The field is narrow. Only 6 brands are named, and the top three take 74% of all brand mentions.

Exhibit 4.10

Chase scores 87, out of 6 brands named.

AI Rank Score and engine positions, top 6 brands for "Best airline credit card"

#	BRAND	AI RANK SCORE	CHATGPT	GEMINI	AI OVERVIEWS	SHARE OF VOICE	RECOM-MENDED	#1 PICK
1	Chase	87	**#1**	#2	#2	35.9%	3/3	1/3
2	American Express	80	#2	#3	**#1**	26.9%	2/3	1/3
3	Citi	47	#4	#4	#3	11.5%	2/3	0/3
4	Capital One	47	–	**#1**	#4	16.7%	2/3	1/3
5	Barclays	30	#3	#5	–	2.6%	1/3	0/3
6	Bank of America	3	–	#6	–	6.4%	1/3	0/3

Engine columns show the brand's position in each answer (– = not named). Share of voice = share of all brand mentions in the three answers.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

SOURCES BEHIND THESE ANSWERS

youtube.com	1	1
chase.com		1
cnbc.com		1
cnn.com		1

Plus 4 more sites.

WHO IS MISSING

NAMED BY ONLY 1 ENGINE Bank of America

QUOTE IT. #1 in AI answers for "Best airline credit card": Chase (AI Rank Score 87/100, recommended by 3 of 3 AI engines). Source: Answer Engine Daily AEO Index, U.S., October 2026, powered by markaeo.com

3 · THE ENGINES DISAGREE

The engines agree on the top issuer for only four of ten questions

ChatGPT, Gemini and Google AI Overviews name the same #1 issuer for 4 of the 10 questions: travel, business, dining and credit-building cards. Gemini writes by far the longest answers (about 1,155 words) and names 5.5 issuers per answer. ChatGPT (376 words, 4.4 issuers) and AI Overviews (249 words, 4.1 issuers) keep it shorter.

The engines also favor different issuers. ChatGPT names Chase in 90% of its answers and ranks it first four times. AI Overviews puts American Express first three times, more than the other two engines do. On gas cards the three engines pick three different winners, and ChatGPT's choice, PenFed, is named in just 3% of all answers.

Exhibit 5

The engines agree on the top issuer for only four questions.

Issuer ranked #1 by each engine, by question

QUESTION	CHATGPT	GEMINI	GOOGLE AI OVERVIEWS	
Best travel credit card	Chase	Chase	Chase	✓ All agree
Best cashback credit card	Citi	Wells Fargo	Citi	Split
Best no annual fee credit card	Chase	Wells Fargo	Wells Fargo	Split
Best business credit card	Chase	Chase	Chase	✓ All agree
Best student credit card	Discover	Discover	Capital One	Split
Best balance transfer credit card	Wells Fargo	Citi	Wells Fargo	Split
Best dining credit card	American Express	American Express	American Express	✓ All agree
Best gas credit card	PenFed	Citi	American Express	Split
Best credit card for building credit	Discover	Discover	Discover	✓ All agree
Best airline credit card	Chase	Capital One	American Express	Split

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

Visibility and #1 picks by engine, top 6 brands (% of each engine's 10 answers / number of #1 picks)

BRAND	CHATGPT	GEMINI	AI OVERVIEWS
Chase	90% / 4×#1	80% / 2×#1	90% / 2×#1
Capital One	60% / 0×#1	80% / 1×#1	70% / 1×#1
American Express	60% / 1×#1	80% / 1×#1	70% / 3×#1
Citi	70% / 1×#1	60% / 2×#1	60% / 1×#1
Wells Fargo	40% / 1×#1	50% / 2×#1	40% / 2×#1
Discover	50% / 2×#1	40% / 2×#1	40% / 1×#1

4 · WHERE AI LEARNS ABOUT CREDIT CARDS

Review sites and issuers' own websites shape AI's credit card answers

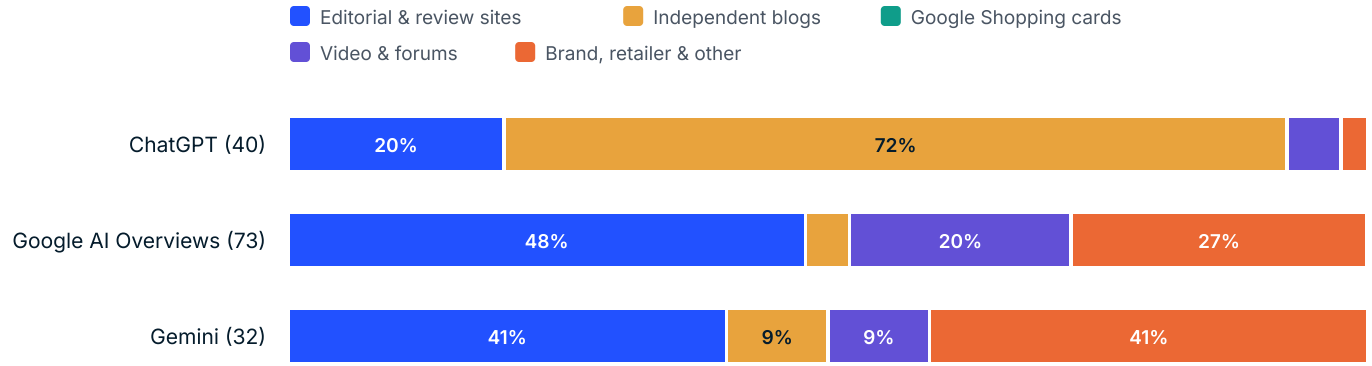
Across the ten questions, the engines cited 145 sources from 59 websites. Issuers' own sites account for 28 of them (19%). The rest come from personal finance publishers, independent blogs, video, forums and reference sites such as Experian.

ChatGPT relies on independent blogs (72.5% of its citations) and cited no issuer website at all. Gemini cited sources in 4 of its 10 answers, and 31.2% of those citations point to issuer sites. AI Overviews mixes editorial reviews (47.9%) with issuer pages (24.7%) and video and forums (20.5%). It cites no Google Shopping cards here.

Exhibit 6

Issuer websites supply 19% of the citations behind AI credit card answers.

Share of cited sources by type and engine, %



Figures in brackets show how many sources each engine cited across the 10 questions. Gemini cited sources in 4 of its 10 answers.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

19%	**2**	**20%**	**4 of 10**
of citations come from brands' own websites	Reddit or YouTube citations by ChatGPT in this category	of AI Overviews' citations are video and forum posts	Gemini answers that cite any source

Capital One is on the most cited pages, but Chase leads more of them

Of the 77 cited articles we read, Capital One appears on 65%, more than any rival, but Chase is the main issuer on 22 to Capital One's 18. Wells Fargo and Discover lead only 2 pages each, yet each is ranked first five times.

Exhibit 7

Capital One appears on the most cited pages, but Chase leads more of them.

Share of 77 cited articles that mention each issuer, number of articles where it is the most mentioned issuer, and #1 picks

BRAND	MENTIONED ON CITED PAGES	PAGES WHERE IT IS THE MAIN BRAND	#1 PICKS (OF 30)
Chase	58%	22	8
Capital One	65%	18	2
American Express	56%	14	5
Citi	45%	10	4
Wells Fargo	39%	2	5
Discover	25%	2	5

Based on the 77 of 123 cited article pages we could open. Video, social and Google Shopping links are excluded. A brand counts as the main brand on a page when it is mentioned more often than any other.

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

Exhibit 8

Eight websites carry the most weight in AI answers about credit cards.

Most cited domains across 30 answers, with the engines that cited them and the issuers they feature most

ChatGPT · Gemini · Google AI Overviews · Number = citations by that engine

WEBSITE	CITATIONS	CITED BY	QUESTIONS	BRANDS IT FEATURES MOST
nerdwallet.com	17	1 · 8 · 8	7	Capital One, Chase, American Express, Brex
youtube.com	13	2 · 1 · 10	8	Video and discussion (not analyzed)
cnbc.com	11	3 · 2 · 6	8	Capital One, American Express, Chase, Citi
usnews.com	7	7	7	Page could not be opened
bankrate.com	6	1 · 5	6	Page could not be opened
americanexpress.com	6	2 · 4	5	American Express, PayPal
reddit.com	6	2 · 4	5	Video and discussion (not analyzed)
capitalone.com	6	3 · 3	4	Capital One, Discover

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

5 · WHAT LEADERS SHOULD DO NOW

What leaders should do now

CEOs

- Track AI recommendation share next to market share and brand health. In credit cards it can tell a different story from both.
- Ask your team for the top pick rate by card type. A high mention count can hide a missing #1.
- Fund this as a standing program. The engines change their answers every month, so a single campaign will fade.

CMOs

- Choose the card types you have to win ("best travel credit card", for example) and measure each engine on its own.
- Keep your own card pages clear and current. They supply 31% of Gemini's citations and 25% of AI Overviews'.
- Check the segments where you go unnamed. Chase is missing from gas cards, and Capital One from gas and balance transfer cards.

Brand & PR teams

- Put personal finance publishers first. NerdWallet, CNBC, U.S. News and Bankrate are cited across many questions.
- Get honest card reviews onto YouTube and take part in real Reddit discussions. AI Overviews cites both.
- Before chasing new placements, fix the pages where your card is mentioned but a rival's card is covered first.

Agencies

- Report on a fixed set of questions, engine by engine, with the AI Rank Score and the top pick rate.
- Map the sources behind each competitor's #1 picks and plan coverage on those same sources.
- Benchmark results every month against the Answer Engine Daily index.

The credit card playbook: where to get cited

Every source below was cited by at least one engine while answering this month's ten credit card questions. The number in brackets is how often it was cited.

Must win

Cited across engines and questions

- NerdWallet (17 citations, 7 questions)
- YouTube reviews (13)
- CNBC (11)
- Reddit (6)

Editorial & reference

Shapes AI Overviews' and Gemini's shortlists

- U.S. News (7, AI Overviews only)
- Bankrate (6)
- Experian (4)
- CreditCards.com (3)

Issuer sites & blogs

Pages the engines cite directly

- americanexpress.com (6)
- capitalone.com (6)
- chase.com (5, AI Overviews only)
- Independent personal finance blogs (72.5% of ChatGPT's citations)

See the full picture for your brand

The public index shows where your brand stands this month. A private markaeo audit goes further. It benchmarks you against the competitors you name across hundreds of questions, tracks each engine every week and lists the exact pages behind each competitor's #1 picks. It also ties AI visibility to your traffic and revenue. **markaeo.com**

APPENDIX

Brand scorecard: the 18 highest ranked credit card brands

Exhibit A1

All eight index metrics for credit card.

Percentages are shares of the 30 AI answers. Missing counts questions where the brand sells in the segment but no engine named it

#	BRAND	AI RANK SCORE	VISIBILITY	RECOM-MENDATION	TOP PICK	SHARE OF VOICE	ALL 3 ENGINES	SHOPPING CARDS	OWN-SITE CITES	MISSING
1	**Chase**	**61.0**	87%	83%	27%	21.9%	8/10	0	5	1 of 10
2	**Capital One**	**47.3**	70%	70%	7%	21.3%	5/10	0	6	2 of 9
3	**American Express**	**46.0**	70%	63%	17%	14.8%	6/10	0	6	0 of 8
4	**Citi**	**43.3**	63%	60%	13%	16.2%	6/10	0	3	2 of 9
5	**Wells Fargo**	**33.7**	43%	43%	17%	9.2%	3/10	0	2	2 of 8
6	**Discover**	**26.7**	43%	43%	17%	5.3%	4/10	0	2	4 of 9
7	**Bank of America**	**9.3**	23%	20%	0%	2.5%	1/10	0	1	5 of 10
8	**U.S. Bank**	**5.7**	20%	20%	0%	3.7%	1/10	0	1	4 of 7
9	**OpenSky**	**3.3**	7%	7%	0%	1.1%	0/10	0	1	0 of 1
10	**PenFed**	**3.3**	3%	3%	3%	0.1%	0/10	0	0	–
11	**Barclays**	**3.0**	7%	3%	0%	0.3%	0/10	0	0	0 of 1
12	**Chime**	**2.3**	7%	7%	0%	1.2%	0/10	0	1	–
13	**Bilt**	**1.3**	7%	7%	0%	0.9%	0/10	0	0	–
14	**Navy Federal**	**1.3**	3%	3%	0%	0.3%	0/10	0	0	–
15	**Petal**	**1.3**	3%	3%	0%	0.1%	0/10	0	0	–
16	**Ramp**	**1.3**	3%	3%	0%	0.4%	0/10	0	0	–
17	**Brex**	**1.0**	3%	3%	0%	0.4%	0/10	0	0	–
18	**Synchrony**	**1.0**	3%	3%	0%	0.3%	0/10	0	0	–

Source: Answer Engine Daily AEO Index, U.S., October 2026 · 10 questions × 3 engines (ChatGPT, Gemini, Google AI Overviews), 30 answers · analysis powered by markaeo.com

METHODOLOGY

How the index is built

Questions	Ten fixed buying questions that never name a brand.
Engines	ChatGPT (OpenAI), Gemini (Google) and Google AI Overviews, run on 21 October 2026. One answer per question per engine, 30 answers in all.
Location	All answers were collected from a single city in the United States. AI engines tailor answers to where the user is, so people asking the same questions from other cities, states or countries may see different brands, rankings and sources.
Brand detection	We match brand names and their product lines in each answer and checked samples of the matches by hand. Specific card names count under their issuer, so Sapphire counts as Chase and Venture as Capital One. Co-brand programs such as Delta SkyMiles or Marriott Bonvoy count only when a specific card is named.
Rank	A brand's position in the engine's list of recommendations. If an answer has no list, we use the order in which brands are named.
AI Rank Score	Points by position (#1 = 10, #2 = 8, #3 = 6, #4 = 4, #5 = 3, lower = 1, not named = 0), added up across engines and questions and scaled to 100.
Visibility	Share of the 30 answers that name the brand.
Recommendation rate	Share of answers that include the brand in the AI's list of picks.
Top pick rate	Share of answers that rank the brand #1.
Share of voice	The brand's share of all brand mentions in the category.
Missing	A major brand that sells in the segment but that none of the three engines named for that question.
Sources	We classified all 145 citations by type and read the 77 article pages we could open to see which brands each one covers.
Limitations	One run per engine, from one U.S. location. AI answers vary between runs, over time and by location. Gemini returned sources for 4 of its 10 credit card answers. The results describe what AI engines say, which is a separate question from product quality.

THE TEN CREDIT CARD QUESTIONS

1. Best travel credit card
2. Best cashback credit card
3. Best no annual fee credit card
4. Best business credit card
5. Best student credit card
6. Best balance transfer credit card
7. Best dining credit card
8. Best gas credit card
9. Best credit card for building credit
10. Best airline credit card

ABOUT

About this index

Answer Engine Daily

answerenginedaily.com

Answer Engine Daily publishes a free monthly U.S. index of how AI engines rank brands. It tracks 200 buying questions across 20 consumer categories, including footwear, skincare, credit cards and airlines.

markaeo

markaeo.com

markaeo runs private AEO audits for brands and agencies. It benchmarks a brand against named competitors across hundreds of questions and tracks each engine separately. It also connects AI visibility to traffic and revenue.

How to cite this report

Brands named #1 may quote their result if they include the question, the month and a link, for example: "#1 in AI answers for 'Best travel credit card', Answer Engine Daily AEO Index, U.S., October 2026 (answerenginedaily.com), powered by markaeo.com."

This report records how AI engines answered a fixed set of questions on one date. It says nothing about product quality. Brand names are trademarks of their owners and appear here for identification only. Results will move from month to month as the engines update.

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This report is an independent, observational study of how three third-party AI answer engines (ChatGPT by OpenAI, Gemini by Google and Google AI Overviews) answered a fixed set of ten buying questions about credit card. It records what those engines said. It is not a review, test, rating, certification or endorsement of any product, service, brand or company, and it makes no claim about the quality, safety, performance, value or suitability of anything named in it.

2. One location, one date

All answers were collected on 21 October 2026 from a single location in one city in the United States, with one query per question per engine. AI answers are personalized and change with location, time, device, account history, language and model updates, and the same question asked twice can produce a different answer. People in other cities, states or countries, or on other dates, may see different brands, rankings and sources. The findings describe these answers only. They are not representative of all users, all locations or the market as a whole.

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