



CardRatings.com Reveals the Best Cash Back Credit Cards of 2020

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Foster City, CA – February 20, 2020 – A recent survey showed credit card holders in the United States choose cards that put cash back in their pockets, not ones that earn points or miles. While cash is still king, cardholders should select a card that aligns with spending habits, financial goals and credit history. With hundreds of different options, how does one choose?

[CardRatings.com](#), one of the first websites to offer credit card ratings and reviews more than 20 years ago, just announced the [best cash back credit cards of 2020](#) across nine categories to make the decision a bit easier for consumers. From 3% cash back for online shopping, to a card designed with foodies in mind, to a small business card with a \$500 signup bonus, CardRatings experts view this list as having something for everyone.

Tiered Rewards

- **Capital One® Savor® Cash Rewards Credit Card** - rewards well for dining out and cooking at home; a \$300 bonus after spending \$3,000 on purchases in the first three months, no foreign transaction fees and no annual fee for the first year (\$95 after that).

Flat-rate

- **Citi® Double Cash Card - 18 month BT offer** - no annual fee and a simple earning structure that allows cardholders to earn more than the typical flat-rate cash-back rewards credit card

Cash-back with Rotating Categories

- **Chase Freedom®** - 5% cash back up to a spending cap in multiple categories that rotate quarterly; rewards points can be combined in a single pot if you happen to have other Chase cards that operate on the Ultimate Rewards® system

Cash-back with Cardholder's Choice Rewards

- **Bank of America® Cash Rewards** - no annual fee and an option to choose the top rewards category on spending up to a quarterly cap; solid rewards for everyday spending beyond the top category and the opportunity to up cash back earning by 25%-75% more on each purchase as a Preferred Rewards member.

Best Cash-back Credit Cards for Small Businesses

- **Ink Business CashSM Credit Card** - offers up to 5% cash back in popular business categories (up to a spending cap) with no annual fee

Best Cash-back Credit Cards with no Foreign Transaction Fees

- **Capital One® Quicksilver® Cash Rewards Credit Card** - a rare cash-back rewards card that doesn't hit cardholders with fees (usually in the 3% range) each time it's used while traveling abroad; offers a flat-rate cash-back rewards rate

Best Cash-back Credit Cards for Fair Credit

- **Capital One® QuicksilverOne® Cash Rewards Credit Card** - available to those with average, fair or limited credit; offers a solid percentage of cash back for a modest annual fee

Best Cash-back Credit Cards for Bad or Limited Credit

- **Credit One Bank® Unsecured Platinum Visa®** - no need for a hefty security deposit; offers the opportunity to earn cash-back rewards in the form of statement credit

Best Cash-back Credit Cards for Students

- **Journey® Student Rewards from Capital One®** - a great card to build credit and earn rewards; it rewards good behavior to help new cardholders develop healthy, lifelong financial habits and offers text alerts and email reminders to help keep track of spending

Our senior manager and site editor for CardRatings, Brooklyn Lowery, is available for comment and can discuss what factors to consider when choosing a cash back rewards credit card and offer suggestions on how to use more than one cash-back credit card to maximize rewards.

View the complete list of winners, bonus offers and annual fees here [Best cash-back credit cards](#)

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CardRatings.com innovated online credit card ratings and has been offering independent ratings and reviews of credit card offers since 1998. The website collects and maintains data on more than 700 credit card offers and carefully compiles objective lists of the top credit cards by card type, making it easy for consumers to find the right card to fit their needs.

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