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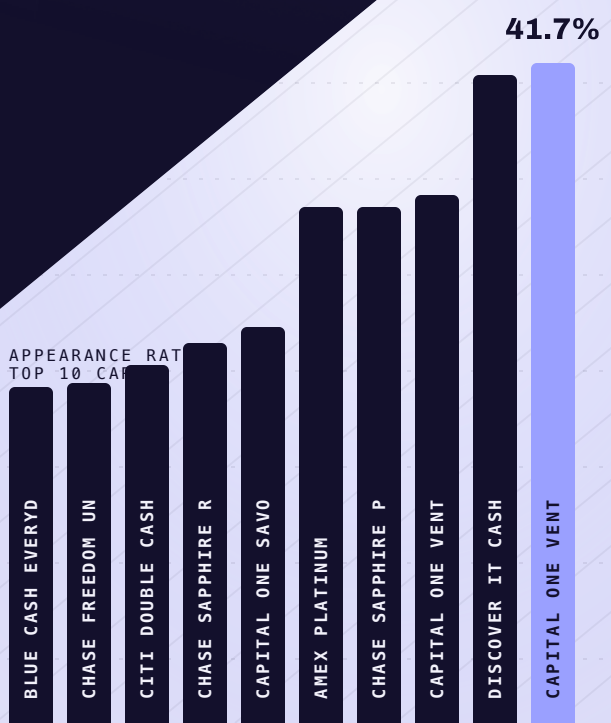
CREDIT CARDS VISIBILITY INDEX

Which credit cards AI engines name
288 AI answers · October 26 and 27, 2026

Measured :
October 26 and 27, 2026
24 questions × 3 runs · 288 AI answers

Engines :
ChatGPT · Claude · Gemini · Perplexity
plus 58 Google AI Overviews

Prepared by :
5W
5wpr.com



AT A GLANCE

Venture and Discover lead. The two are within the margin of error.

Capital One Venture was the card that ChatGPT, Claude, Gemini and Perplexity named most often. Capital One Venture appeared in 120 of 288 answers (41.7%) measured October 26 and 27, 2026. Discover it Cash Back came next at 118 of 288 (41%). The two confidence intervals overlap, so the data cannot confirm that Capital One Venture is ahead. Discover it Cash Back was named first more often than any other card, in 37 of 288 answers. Google AI Overviews appeared on 58 of 72 searches (80.6%).

> Version 2. This version replaces the first version of this study, first published August 15, 2026. It uses measured counts, so the two versions are not comparable.

288
AI answers analyzed across ChatGPT, Claude, Gemini and Perplexity

41.7%
of answers named Capital One Venture, the most-named (120 of 288)

31
tracked cards named at least once (of 32)

80.6%
of Google searches showed an AI Overview (58 of 72)

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KEY FINDINGS

01 What the data shows

MOST NAMED

120/288 (41.7%)

Capital One Venture appeared in 120 of 288 four-engine answers (CI 36.1–47.4%). Discover it Cash Back appeared in 118 of 288 (41%, CI 35.4–46.7%). The intervals overlap, so the two cannot be separated.

NAMED FIRST

37/288 (12.8%)

Discover it Cash Back was the first card named in 37 of 288 answers, more than any other tracked card. Average first position: 3.9. Capital One Venture was named first in 3 of 288.

CHATGPT SKEW

41/72 (56.9%)

ChatGPT named Discover it Cash Back in 41 of 72 answers. The other engines did so in 20 to 29 of 72.

OWN-SITE CITATIONS

16/288 (5.6%)

Chase Sapphire Preferred and Chase Sapphire Reserve tied for the most own-domain citations, each cited in 16 of 288 grounded answers. 7 of 32 tracked cards had 0 of 288.

AIO TRIGGER

58/72 (80.6%)

Google AI Overviews appeared on 58 of 72 searches (CI 70–88%). On the other 14, no overview was shown.

AIO LEADER

23/58 (39.7%)

Discover it Cash Back was the card named most often in AI Overviews, at 23 of 58, followed by Capital One Venture at 21 of 58 (36.2%). In the four-engine set, Discover it Cash Back was named in 118 of 288 answers (41%).

TOP DOMAIN

221/288 (76.7%)

nerdwallet.com was cited in 221 of 288 grounded four-engine answers, with 278 of 2,313 citations (12%). cnbc.com came second with 201 citations in 155 answers (53.8%).

02 THE LEADERBOARD

Which cards AI engines name

Appearance rate across 288 four-engine answers. The bar is the 95% confidence interval; overlapping bars cannot be told apart at this sample size.

	BRAND	RATE	NAMED IN
1	Capital One Venture	41.7%	120/288
2	Discover it Cash Back	41.0%	118/288
3	Capital One Venture X	33.3%	96/288
4	Amex Platinum	32.6%	94/288
5	Chase Sapphire Preferred	32.6%	94/288
6	Capital One Savor	25.0%	72/288
7	Chase Sapphire Reserve	24.0%	69/288
8	Citi Double Cash	22.6%	65/288
9	Chase Freedom Unlimited	21.5%	62/288
10	Blue Cash Everyday	21.2%	61/288
11	Capital One Quicksilver	20.5%	59/288
12	Wells Fargo Autograph	20.5%	59/288
13	Amex Gold	18.1%	52/288
14	Wells Fargo Active Cash	18.1%	52/288
15	Wells Fargo Reflect	13.2%	38/288

02 THE LEADERBOARD

The full list

Own-domain citation is the share of 288 grounded answers that cited the entity's own domains (subdomains included). Citation share is of all 2,313 citations.

#	CARD	NAMED IN	APPEARANCE RATE	95% INTERVAL	FIRST MENTION	OWN-DOMAIN CITATION	CITATION SHARE
1	Capital One Venture	120/288	41.7%	36.1–47.4%	3.3	4.2% (12/288)	0.5%
2	Discover it Cash Back	118/288	41%	35.4–46.7%	3.9	1.4% (4/288)	0.2%
3	Capital One Venture X	96/288	33.3%	28.1–39%	2.4	4.2% (12/288)	0.5%
4	Amex Platinum	94/288	32.6%	27.5–38.3%	3.7	5.2% (15/288)	0.8%
5	Chase Sapphire Preferred	94/288	32.6%	27.5–38.3%	3.1	5.6% (16/288)	0.9%
6	Capital One Savor	72/288	25%	20.4–30.3%	3.8	4.2% (12/288)	0.5%
7	Chase Sapphire Reserve	69/288	24%	19.4–29.2%	3.2	5.6% (16/288)	0.9%
8	Citi Double Cash	65/288	22.6%	18.1–27.7%	3.5	3.1% (9/288)	0.4%
9	Chase Freedom Unlimited	62/288	21.5%	17.2–26.6%	3.7	5.6% (16/288)	0.9%
10	Blue Cash Everyday	61/288	21.2%	16.9–26.3%	3.7	5.2% (15/288)	0.8%
11	Capital One Quicksilver	59/288	20.5%	16.2–25.5%	4.5	4.2% (12/288)	0.5%
12	Wells Fargo Autograph	59/288	20.5%	16.2–25.5%	5.2	1% (3/288)	0.1%
13	Amex Gold	52/288	18.1%	14–22.9%	3.6	5.2% (15/288)	0.8%
14	Wells Fargo Active Cash	52/288	18.1%	14–22.9%	3.6	1% (3/288)	0.1%
15	Wells Fargo Reflect	38/288	13.2%	9.8–17.6%	1.7	1% (3/288)	0.1%
16	Blue Cash Preferred	34/288	11.8%	8.6–16%	3.2	5.2% (15/288)	0.8%
17	World of Hyatt	31/288	10.8%	7.7–14.9%	3.3	0% (0/288)	0%
18	Chase Ink Business	29/288	10.1%	7.1–14.1%	1.8	5.6% (16/288)	0.9%
19	Chase Freedom Flex	28/288	9.7%	6.8–13.7%	4.9	5.6% (16/288)	0.9%
20	Citi Strata Premier	28/288	9.7%	6.8–13.7%	4.9	3.1% (9/288)	0.4%
21	Hilton Honors Amex	28/288	9.7%	6.8–13.7%	3.8	0% (0/288)	0%
22	Capital One Platinum Secured	27/288	9.4%	6.5–13.3%	2	4.2% (12/288)	0.5%
23	Bilt Mastercard	25/288	8.7%	5.9–12.5%	3.8	0% (0/288)	0%
24	Citi Custom Cash	22/288	7.6%	5.1–11.3%	3.9	3.1% (9/288)	0.4%
25	Amex Business Platinum	19/288	6.6%	4.3–10.1%	4.2	5.2% (15/288)	0.8%

PROFILES

03 The top eight, side by side

RANK 1

Capital One Venture

42%

120/288 answers · 95% CI 36.1–47.4%

3.3	4.2%	0.5%
first-mention position	owned-domain citation (12/288)	citation share

RANK 2

Discover it Cash Back

41%

118/288 answers · 95% CI 35.4–46.7%

3.9	1.4%	0.2%
first-mention position	owned-domain citation (4/288)	citation share

RANK 3

Capital One Venture X

33%

96/288 answers · 95% CI 28.1–39%

2.4	4.2%	0.5%
first-mention position	owned-domain citation (12/288)	citation share

RANK 4

Amex Platinum

33%

94/288 answers · 95% CI 27.5–38.3%

3.7	5.2%	0.8%
first-mention position	owned-domain citation (15/288)	citation share

RANK 5

Chase Sapphire Preferred

33%

94/288 answers · 95% CI 27.5–38.3%

3.1	5.6%	0.9%
first-mention position	owned-domain citation (16/288)	citation share

RANK 6

Capital One Savor

25%

72/288 answers · 95% CI 20.4–30.3%

3.8	4.2%	0.5%
first-mention position	owned-domain citation (12/288)	citation share

RANK 7

Chase Sapphire Reserve

24%

69/288 answers · 95% CI 19.4–29.2%

3.2	5.6%	0.9%
first-mention position	owned-domain citation (16/288)	citation share

RANK 8

Citi Double Cash

23%

65/288 answers · 95% CI 18.1–27.7%

3.5	3.1%	0.4%
first-mention position	owned-domain citation (9/288)	citation share

04

HOW THE ENGINES DIFFER

Same questions, different answers

ChatGPT named Discover it Cash Back in 41 of 72 answers. The other engines did so in 20 to 29 of 72.

ChatGPT

	72 ASKED	72 RETURNED	72 GROUNDED
Discover it Cash Back			**56.9%**
Capital One Venture			**37.5%**
Amex Platinum			**36.1%**
Capital One Venture X			**26.4%**
Chase Sapphire Preferred			**26.4%**
Chase Sapphire Reserve			**25%**

Claude

	72 ASKED	72 RETURNED	72 GROUNDED
Capital One Venture			**45.8%**
Discover it Cash Back			**38.9%**
Chase Sapphire Preferred			**36.1%**
Capital One Venture X			**33.3%**
Amex Platinum			**30.6%**
Chase Sapphire Reserve			**30.6%**

Gemini

	72 ASKED	72 RETURNED	72 GROUNDED
Capital One Venture			**40.3%**
Capital One Venture X			**34.7%**
Amex Platinum			**30.6%**
Chase Sapphire Preferred			**30.6%**
Discover it Cash Back			**27.8%**
Capital One Savor			**25%**

Perplexity

	72 ASKED	72 RETURNED	72 GROUNDED
Capital One Venture			**43.1%**
Discover it Cash Back			**40.3%**
Capital One Venture X			**38.9%**
Chase Sapphire Preferred			**37.5%**
Amex Platinum			**33.3%**
Chase Freedom Unlimited			**30.6%**

GOOGLE AI OVERVIEWS

05 The fifth engine

Google AI Overviews were captured through 72 U.S. desktop searches and scored only where an overview appeared, so five-engine figures use 288 + 58 = 346 answers.



TRIGGER RATE

Google AI Overviews appeared on 58 of 72 searches (80.6%, CI 70–88%). The other 14 searches showed no overview. Within the 58 overviews, Discover it Cash Back was named in 23 (39.7%), Capital One Venture was named in 21 (36.2%), Capital One Venture X was named in 18 (31%), Capital One Savor was named in 17 (29.3%). nerdwallet.com was the most-cited source, with 43 citations and an appearance in 34 of 58 overviews.

FIVE-ENGINE RANK (FOUR-ENGINE RANK IN ARROWS)

1	Capital One Venture	40.8%	=
2	Discover it Cash Back	40.8%	=
3	Capital One Venture X	32.9%	=
4	Chase Sapphire Preferred	31.5%	▲ 1
5	Amex Platinum	30.6%	▼ 1
6	Capital One Savor	25.7%	=
7	Chase Sapphire Reserve	23.4%	=
8	Chase Freedom Unlimited	22.5%	▲ 1
9	Citi Double Cash	21.4%	▼ 1
10	Blue Cash Everyday	20.5%	=

LEADERS BY QUESTION

06 Who each question surfaces first

Six questions from the set. Each tile uses that question's own four-engine answers as the denominator.

Q01 · 12 ANSWERS

Capital One Venture 100%

TIED WITH AMEX PLATINUM, CAPITAL ONE VENTURE X

Amex Platinum	100%
Capital One Venture X	100%

AI Overview shown on 3 of 3 searches

Q02 · 12 ANSWERS

Capital One Venture 100%

TIED WITH CHASE SAPPHIRE PREFERRED

Chase Sapphire Preferred	100%
Wells Fargo Autograph	83.3%

AI Overview shown on 3 of 3 searches

Q03 · 12 ANSWERS

Discover it Cash Back 100%

TIED WITH CITI DOUBLE CASH, CAPITAL ONE SAVOR

Citi Double Cash	100%
Capital One Savor	100%

AI Overview shown on 3 of 3 searches

Q04 · 12 ANSWERS

Discover it Cash Back 100%

TIED WITH CITI DOUBLE CASH, CAPITAL ONE SAVOR

Citi Double Cash	100%
Capital One Savor	100%

AI Overview shown on 3 of 3 searches

Q05 · 12 ANSWERS

Capital One Savor 100%

TIED WITH AMEX GOLD

Amex Gold	100%
Chase Sapphire Preferred	83.3%

AI Overview shown on 3 of 3 searches

Q06 · 12 ANSWERS

Wells Fargo Reflect 100%

Citi Simplicity	91.7%
Discover it Cash Back	75%

AI Overview shown on 3 of 3 searches

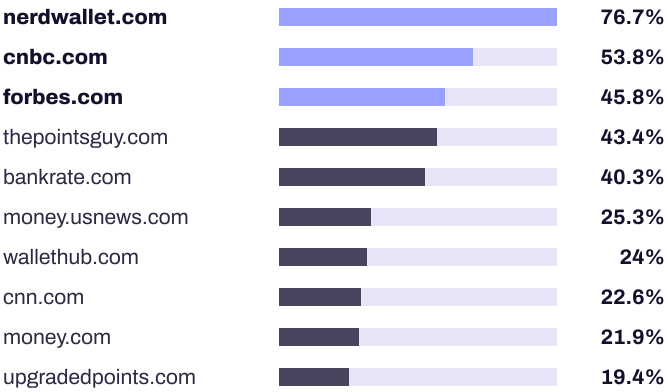
07

WHO THE ENGINES CITE

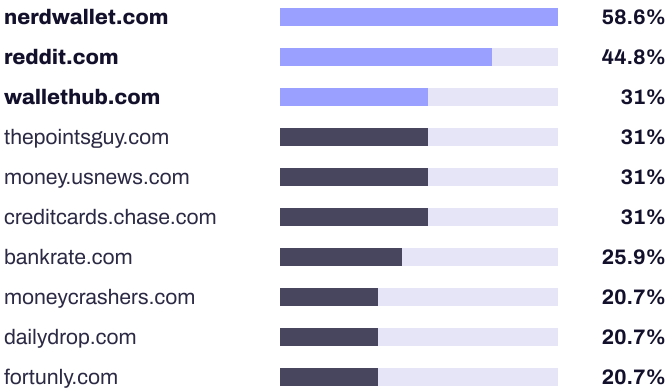
Most-cited domains

The four engines produced 2,313 citations in total. nerdwallet.com was cited most often, with 278 citations (12%) across 221 answers. Next came cnbc.com (201), thepointsguy.com (153), forbes.com (152), bankrate.com (130), wallethub.com (91).

FOUR AI ENGINES · SHARE OF 288 GROUNDED ANSWERS



GOOGLE AI OVERVIEWS · SHARE OF 58 OVERVIEWS

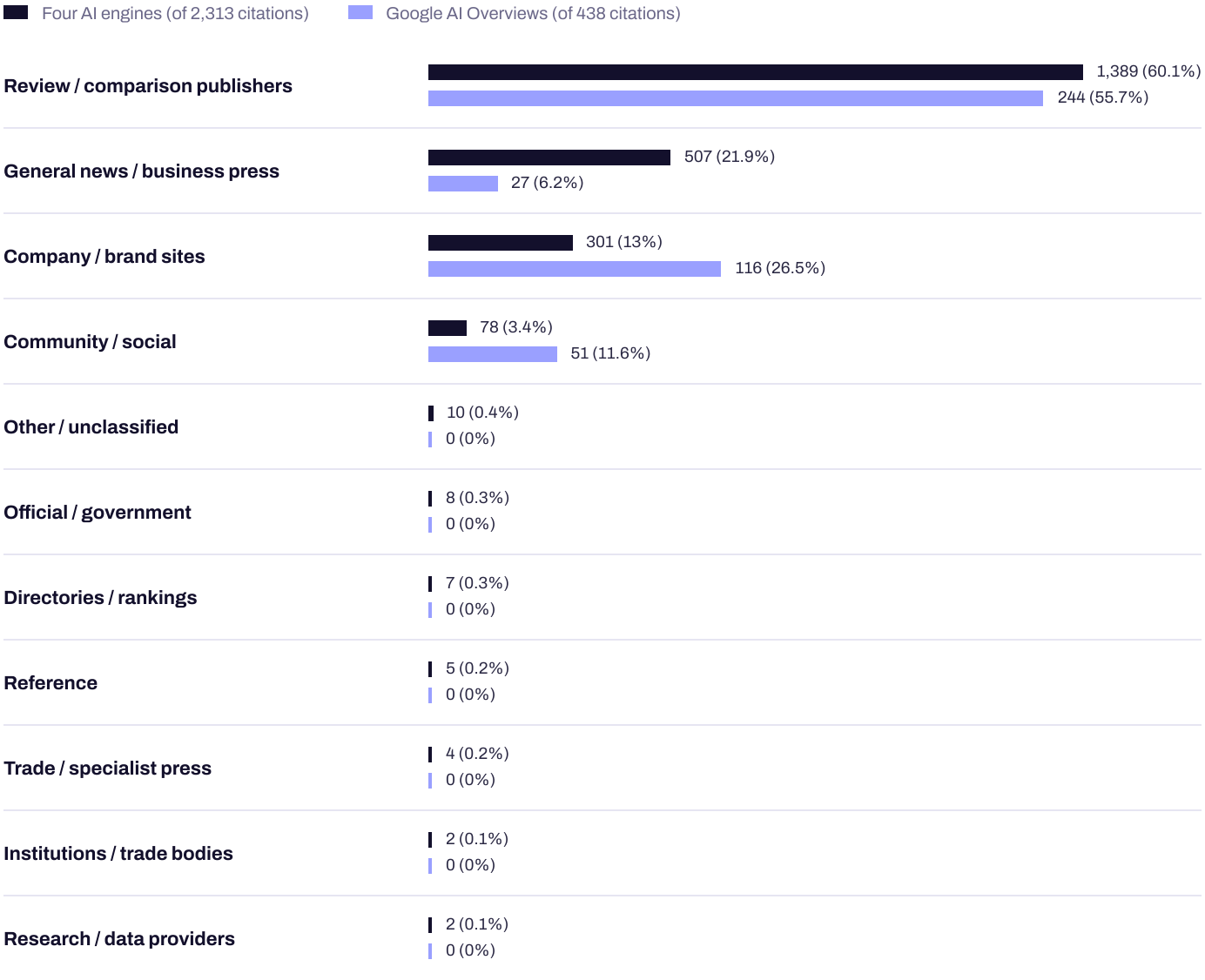


07

WHO THE ENGINES CITE

Citation share by source type

Share of all citations by the type of site cited. Source types were reclassified on October 29, 2026. 'Company / brand sites' now covers only the official sites of companies, brands and schools; publishers, directories, trade bodies and other sites have their own types, and sites that could not be placed are 'Other / unclassified'.



07

WHAT THE DATA SUGGESTS

How can cards improve their AI visibility?

These steps follow from the measured results above. They describe what the engines cited in this study and are not a guarantee of results.

STEP	WHAT THIS STUDY MEASURED
Put your facts on your own domain.	Chase Sapphire Reserve's own domains were cited in 5.6% of grounded answers, Chase Sapphire Preferred's in 5.6% and Chase Freedom Unlimited's in 5.6%.
Keep your facts accurate on the sites engines cite.	The most-cited sites other than the tracked names' own were nerdwallet.com (in 76.7% of grounded answers), cnbc.com (53.8%), forbes.com (45.8%), thepointsguy.com (43.4%) and bankrate.com (40.3%). Review and comparison publishers supplied 60.1% of citations and general news and business press 21.9%.
Check each engine separately.	ChatGPT named Discover it Cash Back in 56.9% of answers against 27.8% on Gemini. Claude named Citi Double Cash in 29.2% of answers against 9.7% on Gemini.
Do not ignore video and community sites.	Community and social sites supplied 11.6% of Google AI Overview citations against 3.4% in the four chat engines. reddit.com was cited in 44.8% of overviews, tiktok.com in 15.5% and youtube.com in 15.5%.
Re-run the same questions every month.	Compare counts and intervals, not ranks. The 24 questions are in the appendix.

QUESTIONS PEOPLE ASK

08 Frequently asked questions

Q1 Which card do AI engines name most often?

Capital One Venture, named in 120 of 288 four-engine answers (41.7%, CI 36.1–47.4%). Discover it Cash Back was second at 118 of 288 (41%). The intervals overlap, so the two cannot be separated statistically.

Q2 Which card is named first most often?

Discover it Cash Back was the first card named in 37 of 288 answers, with an average first position of 3.9.

Q3 How often do Google AI Overviews appear for these questions?

An overview appeared on 58 of 72 searches (80.6%, CI 70–88%). Within those 58 overviews, Discover it Cash Back was named most often, in 23 (39.7%).

Q4 Which sources do the engines cite?

Across 2,313 four-engine citations, nerdwallet.com was cited most (278 citations, in 221 of 288 grounded answers), followed by cnbc.com (201 citations).

Q5 Do the four engines agree?

Only in part. ChatGPT named Discover it Cash Back in 41 of 72 answers, against 20 to 29 of 72 on the other engines. Claude named Chase Sapphire Reserve in 22 of 72 answers, against 13 to 18 of 72 on the other engines.

METHODOLOGY

09 How this study was measured

24	×	3	×	4	=	288	+	72
questions		runs each		AI engines		answers		Google searches · 58 AI Overviews

24 questions, each asked 3 times on each engine, measured October 26 and 27, 2026. Market: United States, English. The destination site was not mentioned to any engine. Gemini answers were produced by gemini-3.6-flash; every Gemini answer in this report used that one model. All 72 Gemini answers had search sources. Entities count as named when they appear in the answer text; products and name variants roll up to the tracked name, and people are matched with middle names or initials, nicknames, possessives and suffixes.

ENGINE	MODEL IDS CALLED	ASKED	RETURNED	GROUNDED
ChatGPT	gpt-5-mini	72	72	72
Claude	claude-sonnet-5-5	72	72	72
Gemini	gemini-3.6-flash	72	72	72
Perplexity	sonar-pro	72	72	72
Google AI Overviews	DataForSEO Google SERP (live, advanced)	72	58 shown	58

Own-domain citations count a domain plus all its subdomains, with the same rule in every table.

METRIC DEFINITIONS

- Appearance rate: answers naming the entity ÷ answers returned, with Wilson 95% intervals.
- First mention: average order in which the entity first appears (1 = first).
- Own-domain citation: grounded answers citing the entity's domains ÷ grounded answers.
- Citation share: citations to the entity's domains ÷ all citations.

LIMITATIONS

- Measured over two days, October 26 and 27, 2026. Each engine answered 24 questions 3 times. Answers came from each engine's API (model IDs above); the consumer apps can answer differently.
- Only 32 tracked cards were scored.
- AI Overview figures are based on only 58 overviews, so estimates for individual cards are less precise than the four-engine figures.
- Reports describe what the engines said, attributed to the engines. They make no judgement about the people or organizations named and are not legal or financial advice.
- One question, "Chase Sapphire Preferred vs Capital One Venture X: which is better?", names two cards, so their counts include up to 12 answers to it. Without it, Discover it Cash Back moves just ahead of Capital One Venture, and the two stay within the margin of error of each other.
- Intervals treat each answer as independent, so they understate uncertainty for the 24 repeated questions.

APPENDIX

A The 24 questions

Questions marked "Core question" are the original study questions, asked word for word. The others are added neutral questions.

#	QUESTION	GROUP	SOURCE
01	What is the best premium travel credit card?	Credit Cards	CORE QUESTION
02	What is the best travel credit card for beginners?	Credit Cards	CORE QUESTION
03	What is the best no annual fee credit card?	Credit Cards	CORE QUESTION
04	What is the best cash back credit card?	Credit Cards	CORE QUESTION
05	What is the best credit card for groceries and dining?	Credit Cards	CORE QUESTION
06	What is the best balance transfer credit card?	Credit Cards	CORE QUESTION
07	What is the best credit card for someone who carries a balance?	Credit Cards	CORE QUESTION
08	What is the best credit card to build credit?	Credit Cards	CORE QUESTION
09	What is the best airline credit card?	Credit Cards	CORE QUESTION
10	What is the best hotel credit card?	Credit Cards	CORE QUESTION
11	What is the best small business credit card?	Credit Cards	CORE QUESTION
12	Chase Sapphire Preferred vs Capital One Venture X: which is better?	Credit Cards	CORE QUESTION
13	What is the best credit card for gas?	Credit Cards	ADDED QUESTION
14	What is the best student credit card?	Credit Cards	ADDED QUESTION
15	What is the best credit card for fair credit?	Credit Cards	ADDED QUESTION
16	What is the best 0% intro APR card for purchases?	Credit Cards	ADDED QUESTION
17	What is the best credit card with no foreign transaction fees?	Credit Cards	ADDED QUESTION
18	What is the best credit card for airport lounge access?	Credit Cards	ADDED QUESTION
19	What is the best no annual fee business credit card?	Credit Cards	ADDED QUESTION
20	What is the best credit card for paying rent?	Credit Cards	ADDED QUESTION
21	What is the best credit card for online shopping?	Credit Cards	ADDED QUESTION
22	What is the best credit card after bankruptcy?	Credit Cards	ADDED QUESTION
23	Which credit card has the best sign-up bonus right now?	Credit Cards	ADDED QUESTION
24	Which credit cards include the best travel insurance?	Credit Cards	ADDED QUESTION

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5W PUBLIC RELATIONS · RESEARCH

AI Visibility Index: Credit Cards 2026

Measured October 26 and 27, 2026 across ChatGPT, Claude, Gemini, Perplexity and Google AI Overviews.

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