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Adding an Authorized User to Your Credit Card: Benefits, Risks, and How-To Guides

Adding someone as an **authorized user** to your personal credit card can be a great way to help them build credit and enjoy the convenience of card access. However, it also comes with responsibilities and potential risks for the primary cardholder. This guide will explain the benefits and downsides of authorized users, some best practices, and provide step-by-step instructions for adding an authorized user with major credit card issuers.

Benefits of Adding an Authorized User

Build credit and teach good habits: An authorized user is someone you allow to use your credit card account, typically a family member or trusted friend. Adding a child or partner as an authorized user can help them **establish a credit profile earlier in life** and learn how to use credit responsibly. Since most major issuers report the account history to the authorized user's credit file, they get credit for your on-time payments and the length of your account history. In other words, if you have **responsible habits** (paying on time, keeping balances low), it **will help their credit** by adding positive history to their credit report. This can jump-start a young person's credit score and improve their chances of qualifying for credit on their own later.

Boost credit score factors: Payment history (35% of a FICO score) and length of credit history (15%) are major components of credit health. Becoming an authorized user lets someone benefit from the primary card's **positive payment record and long account age**, which can **improve the authorized user's credit score**. They'll also enjoy the primary card's available credit limit, which can help their utilization ratio (another key factor) if the card isn't maxed out. All of this gives the authorized user a head-start in building a good credit score, provided the account is kept in good standing.

- **Convenience and rewards:** Authorized users get their own card and can make purchases, which is convenient for **household budgeting** or sharing an account with a spouse. Their spending **earns rewards** (points, cash back, etc.) on the primary account, potentially boosting the rewards you earn as a family. In some cases, adding an authorized user can even help the primary cardholder meet spending requirements for



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sign-up bonuses or receive small bonus incentives. It's a way to **maximize credit card perks together**.

- **Emergency access:** An authorized user card can be useful in emergencies. For example, if your teen or elderly parent has an unexpected expense (flat tire, medical copay, etc.), they can use the card to cover it. This provides peace of mind that they have access to funds when needed, without having to open a separate account.

Best Practices for Primary Cardholders

To get the most benefit with the least risk, follow these best practices when adding someone to your card:

- **Set ground rules and spending limits:** Before handing over a card, discuss expectations. For example, agree on what the card can be used for (e.g. emergencies, gas and groceries only, etc.). Some issuers let you set a custom spending limit for each authorized user – take advantage of that if available. Clear communication can prevent misunderstandings and debt surprises.
- **Monitor the account regularly:** Keep a close eye on the card activity. Most banks allow the primary owner to **track purchases online or through mobile alerts**. This way, you'll spot any unusual or excessive spending early. Remember, **you receive the bill**, so don't wait until the statement cuts to find out what's been charged.
- **Make payments on time, always:** This might go without saying, but it's extra important when someone else is using your account. To truly help the authorized user's credit, maintain a spotless payment record. A **late payment will hurt both of you**. Consider setting up automatic payments or reminders to ensure the bill is paid in full each month.
- **Have an exit plan:** If the arrangement isn't working out – say the person isn't respecting spending limits or your financial situation changes – don't hesitate to **remove the authorized user**. You can do this by calling your issuer and requesting removal. It's wise to retrieve and destroy the card from the former user as well. There's no impact to your



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credit for removing someone, and it can protect you from further risk.

By following these practices, you can safely harness the credit-building advantages of authorized users while minimizing potential problems.

How to Add an Authorized User – Step-by-Step by Issuer

Each credit card issuer has a slightly different process to add an authorized user. Below are the steps (in bullet points for clarity) for many major issuers. In general, you will need the **authorized user's full name, date of birth, and sometimes Social Security number** to add them. Many issuers allow adding users through your online banking or mobile app, and all of them can also do it over the phone if you call customer service.

For each issuer, we've also noted any **minimum age requirements** for authorized users and whether any fees or limits apply.

PNC Bank

- **Online:** Log in to your PNC online banking and go to the credit card account. Click on the “My Accounts” tab, then select “**Add Authorized User**” from the Account Services menu. Enter the new user’s information as prompted and submit the request.
- **By phone:** Call PNC’s credit card customer service at **(800) 558-8472** and request to add an authorized user. Provide the person’s details to the representative.
- **Note:** PNC does not publicly specify a minimum age for authorized users (many issuers have no set minimum age. There is typically **no fee** to add an authorized user on PNC personal credit cards.

Bank of America

- **Online:** Sign in to your Bank of America account. Navigate to your credit card’s “Information & Services” tab and click “**Add an authorized user**”. Fill in the person’s name, relationship, birth date, and Social Security number (if required), then submit.
- **By phone:** You can call Bank of America at **(800) 732-9194** and ask to add an authorized user. They will guide you through providing the user’s info.



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- **Note:** Bank of America **has no minimum age requirement** for authorized users – you can even add a young child at your discretion. You may add up to **5 authorized users per account** maximum. BoA does not charge any fee for authorized users on its consumer cards.

Wells Fargo

- **Online:** Log in to Wells Fargo Online. Go to “Account Services,” then under the **Credit Card Service Center**, find and click **“Add Authorized Users to Your Account.”** Follow the prompts to input the new user’s information **By phone:** Call Wells Fargo at **(800) 642-4720** and request to add an authorized user. Verify your account and provide the person’s name and date of birth to the rep.
- **Note:** Wells Fargo does **not specify a minimum age** for authorized users (in practice, many customers add teens). There is no set limit to the number of authorized users on most Wells accounts (Wells has allowed “unlimited” in the past. **No fees** are charged to add an authorized user.

U.S. Bank

- **Online:** Log in to U.S. Bank online banking. Select your credit card account, then in the menu choose **“Manage Cards”** and click **“Add Authorized Users.”** Fill out the required details for the user and submit .
- **Mobile App:** Alternatively, on the U.S. Bank mobile app, open the menu from your card account and find **“Add Authorized Users”** under card controls . Enter the user’s info and submit.
- **By phone:** You can also call U.S. Bank at **(800) USBANKS (872-2657)** to add a user.
- **Note:** U.S. Bank require authorized users to be at least **13 years old** They allow up to **7 authorized users** on one credit card account (There is **no fee** to add users. (Certain U.S. Bank products like *college or secured credit cards* do **not** allow authorized users

Capital One

- **Online:** Sign in to your Capital One account. Select your credit card, then click the “**I Want To...**” menu. Choose **“Add Account User”** and fill in the person’s name, date of birth, and Social Security number . Submit to add them.



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- **By phone:** You can also add by calling the number on the back of your Capital One card (Capital One doesn't have a universal card support number listed). Follow the prompts to reach an agent and request an authorized user addition.
- **Note:** Capital One has **no minimum age requirement** – you can add minors at your discretion. There is no stated limit to how many users you can add (within reason). **No fees** for additional users on Capital One consumer cards

Chase (J.P. Morgan Chase)

- **Online:** Log in at Chase.com and go to your credit card account page. Click the three-dot “...” menu, select “**Account Services**,” then click “**Add Authorized User**” Enter the person's name, birth date, and address (Chase does *not* ask for SSN for authorized users in many cases) and submit.
- **By phone:** Call the number on the back of your Chase card (or general support at **(800) 432-3117**) and tell the representative you want to add an authorized user. Provide the necessary info for the user.
- **Note:** Chase has **no minimum age** to add an authorized user – it's up to the cardholder's judgment. There is no limit to the number of authorized users on most Chase cards. **Fees:** Almost all Chase cards have no fee for authorized users, **except** the premium Sapphire Reserve (which charges \$75 per authorized user per year). All other Chase cards (Freedom, Sapphire Preferred, etc.) are free to add users.

Credit One Bank

- **Online:** Log in to your Credit One account. Click the menu (≡) and go to “**Settings**.” If your account is eligible, you'll see an “**Authorized User**” option. Select that and enter the person's full name, date of birth, and address. Submit the form to add them.
- **By phone:** Call Credit One customer service at **(877) 825-3242** and request to add an authorized user. Provide the person's details to the rep.
- **Note:** Credit One requires authorized users to be at least **15 years old**. Uniquely, Credit One **allows unlimited authorized users** on an account (though having too many might be impractical). There is **no additional fee** to add a user. Authorized users on Credit One **receive their own card** and can make purchases (even cash advances), but they **cannot make changes to the account** like redeeming rewards or requesting credit line increases.

Frost Bank



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- **By phone:** Call Frost Bank's 24/7 customer service at **(800) 513-7678** and tell them you want to add an authorized user to your credit card . A banker will collect the new user's information (name, birth date, SSN) and process the addition.
- **In person:** You may also visit a **Frost financial center (branch)** and request to add an authorized user. Bring the user's info with you.
- **Note:** Frost Bank (a regional bank in Texas) doesn't publish specific age limits – like many banks, they likely allow minors at the account holder's discretion. There are **no fees** to add an authorized user. Because Frost partners with other banks for credit card issuance (e.g. Frost cards are serviced by Commerce Bank or Elan), the authorized user's card will be mailed to you once added.

Discover

- **Online:** Log in to your Discover account. Select the card account and go to “**Manage**” → “**Manage Authorized Users.**” Click “**Add Authorized User**” and enter the person's name, Social Security number, date of birth, and address . Submit the form to add them.
- **By phone:** Call Discover customer service at **(800) 347-2683** and follow the prompts to speak to a representative. Request to add an authorized user and provide the required info .
- **Note:** Discover requires authorized users to be **at least 15 years old** . Each Discover credit card account can have up to **5 authorized users maximum** . There is **no fee** to add them. Authorized users get the same rewards and rates as you (since it's the same account), and Discover reports the authorized user to all three credit bureaus to help them build credit .

Synchrony Bank (Store Cards)

- **How to add:** Synchrony Bank issues many retail store credit cards (Amazon Store Card, Lowe's, JCPenney, etc.). The process to add an authorized user (often called an “*authorized buyer*” on store accounts) usually requires contacting customer service for that specific store card. For example, to add a user on the **Lowe's Store Card**, you can call **(800) 444-1408** and provide the person's name, DOB, and address . Some Synchrony-backed store cards may allow adding users through the online account management site, but often a quick phone call is simplest.
- **Note:** Synchrony's **minimum age policy can vary by store program**. In general, Synchrony does *not* have a universal minimum age (many cards allow minors). However, certain store programs might require authorized users to be 18. (For instance,



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a Lowe's card authorized user must be at least 18 years old. The number of authorized users allowed also varies – some Synchrony accounts max out around 3, while others (like Lowe's) allow up to **10 users** on the account. **No additional fees** are charged by Synchrony for adding authorized users.

Comenity Bank (Store Cards)

- **How to add:** Comenity Bank (also known as Bread Financial) issues many store credit cards (Victoria's Secret, Ulta, etc.). To add an authorized user (often called an **"authorized buyer"**), you typically need to contact the card's customer service by phone. For example, for a **Victoria's Secret Credit Card** (issued by Comenity), you would call **(800) 695-9478** and request to add an authorized buyer. Provide the person's name and other requested details. The new card is usually sent within 7–10 business days to the primary cardholder's address .
- **Note:** Comenity does not list a universal minimum age; generally, they allow adding minors as authorized buyers with the primary cardholder responsible. There's typically **no fee** to add a user on retail store cards. The exact **user limit** can depend on the store's policy (many allow at least 5, and some may allow more). Authorized buyers on store cards can make purchases just like the primary, but **only the primary receives the billing statement** and is liable for payment

KeyBank

- **Branch or phone:** KeyBank requires you to request authorized users through traditional channels. You can visit a **KeyBank branch** in person to add an authorized user to your KeyBank Mastercard, or call KeyBank's customer line **1-800-KEY2YOU (539-2968)** and follow the prompts to speak to an agent ([Credit Card FAQs | KeyBank](#)). Let them know you want to add an authorized user and provide the necessary information. KeyBank will mail the authorized user's card to you after processing.
- **Note:** KeyBank hasn't set a published minimum age for authorized users – it's typically at the account holder's discretion (they even suggest using authorized user status to help teach teens about credit in their materials . KeyBank doesn't charge any fee for adding an authorized user. The number of users you can add may be limited by their system (you likely can add a few, as needed).

American Express (Amex)



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- **Online:** Log in to your American Express account. Go to the “**Account Services**” tab and click “**Add Someone to Your Account**” (this is Amex’s term for adding an authorized user, whom Amex calls an *Additional Card Member*) . You’ll need to provide the person’s name, birth date, and Social Security number. You can also choose what type of card to issue (for some Amex cards, you might have options with different benefit levels or spending limits for the additional user). Submit the request, and the card will be sent out.
- **By phone:** Call the number on the back of your Amex card (or general support at **(800) 528-4800**) and request to add an additional card member . Provide the person’s details to the Amex representative.
- **Note:** American Express requires authorized users to be at least **13 years old**. Amex doesn’t have a strict limit on the number of authorized cards, but if you have an excessive number they might question it (for most, this won’t be an issue). **Fees:** Amex does *not* charge for adding users on most of their cards (and many Amex cards, like Blue Cash or Gold, allow free authorized users). However, Amex’s premium Platinum Card **does** charge an annual fee for additional Platinum authorized users (currently \$175 total for up to 3 Platinum additional users) . Amex is also unique in that each authorized user gets a different card number and you can set a **custom spending limit** for each user if desired – a helpful feature for managing risk.

Citibank

- **Online:** Log in to your Citi online account. Navigate to your credit card account’s settings. Under the “Services” or account management menu, find “**Authorized Users**” and click “**Add Authorized User.**” (On some Citi accounts, this might be under “Credit Card Services” → “Authorized Users”.) Enter the new user’s name, date of birth, and address, then submit. Citi usually doesn’t require the SSN for authorized users, but providing it can help ensure the account shows up on their credit report.
- **By phone:** Call Citi customer service (for personal cards, **(888) 950-5114** is one contact number , or use the number on your card). Request to add an authorized user and provide the person’s info.
- **Note:** Citibank has **no minimum age requirement** for authorized users – you can add children of any age. Citi allows an **unlimited** number of authorized users per account in theory(though practically, very large numbers might be uncommon). **No fee** is charged for additional users on Citi cards. (One exception: the Citi® / AAdvantage® Executive World Elite Mastercard has a fee for authorized users because they each get lounge access – but most Citi cards, including all others, have \$0 authorized user fee.)



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Barclays

- **Online:** Log in to your Barclays credit card account (via the Barclays US website). Go to the account “**Services**” menu and choose “**Authorized users.**” Enter the new user’s name, date of birth, and Social Security number if required . Submit the request to add them.
- **By phone:** Call Barclays customer support at **(888) 232-0780** and ask to add an authorized user to your card . Provide the person’s information to the rep.
- **Note:** Barclays (for its U.S. cards) typically requires authorized users to be **at least 13 years old** . They generally allow **unlimited** authorized users on an account , although certain co-branded cards might have internal limits. Barclays does not charge a fee for adding authorized users. (One thing to note: If you have a Barclays-issued *Apple Card* – formerly Barclays – that program may have its own rules. But for most Barclays cards like JetBlue, Wyndham, etc., the above holds true.)

USAA

- **Online:** Log in to your USAA account. Go to your credit card account page and look for an option to “**Request an Additional Card for Someone Else.**” (This phrasing is how USAA describes adding an authorized user) . Enter the person’s information as prompted and submit the request.
- **By phone:** Call USAA at **(800) 531-8722** and request to add an authorized user. Provide the necessary info to the representative.
- **Note:** USAA (which serves military families) has **no minimum age requirement** for authorized users – you can add a child at any age. USAA allows up to **10 authorized users** on a credit card account. There are **no fees** to add them. As always, the primary cardholder is liable for all charges. USAA reports authorized user accounts to the credit bureaus, so this can help the user build credit over time.

Bottom Line: Adding someone as an authorized user can be a win-win – they get to jumpstart their credit journey (or simply have convenient access to a card), and you might earn more rewards or help a loved one. Just be sure to weigh the risks, set clear rules, and monitor the account. Each bank has its own procedure to add authorized users, but it’s usually straightforward either online or by a quick phone call. By understanding the process and policies



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(like age limits and fees) for your specific card issuer, you can confidently add an authorized user and share the benefits of your credit account.

