



SwipeCaddy Revives CCPicks as a Free App That Names the Best Credit Card to Use at Any Store

A revival of the 2017 CCPicks app: SwipeCaddy names the highest-earning card in your wallet — with no affiliate commissions and no bank connection

FRISCO, TX, UNITED STATES, August 27, 2026 /EINPresswire.com/ -- [SwipeCaddy](#), a free credit card rewards app that instantly tells shoppers which card in their wallet earns the most at any store, restaurant, or gas station, is now available on the [Apple App Store](#) and [Google Play](#). The app is a modern revival of CCPicks, a credit card optimizer its founder first built in 2017 — brought back because the problem it solved has only grown more expensive in the years since.

“

I shut CCPicks down years ago, but I never stopped believing people were quietly losing money on every swipe”

*Jangul Aslam, founder of
SwipeCaddy*

Why the Problem Got Worse

When CCPicks first launched, a typical wallet held two or three rewards cards. Today, cardholders juggle rotating 5% categories, store-specific bonuses, and dining, grocery, gas, and travel multipliers spread across half a dozen cards — and most people simply reach for whichever card is on top, quietly leaving cash back and points on the table on nearly every purchase.

SwipeCaddy removes the guesswork: tell it the cards you already own, and it does the math for you before you pay.

Five Ways to Get the Answer

SwipeCaddy answers the "which card should I use?" question five ways:

Swipe Spot — open the app and it names the best card for exactly where you are.

Nearby — a map of the stores around you, each tagged with the card that earns the most there; pan and zoom anywhere to scout a neighborhood before you go.

Swipe Scope — point your phone's camera at a storefront and see the recommendation overlaid on it in real time.

Swipe Signal (beta) — a location alert that tells you which card to pull out the moment you arrive somewhere, before you reach the counter.

Categories and merchants — browse a list of spending categories or specific stores and see which card in your wallet ranks highest for each.

The app covers more than 150 U.S. credit cards and their full reward structures — cash back, points, and miles across groceries, dining, gas, travel, and online shopping — kept current on the web at www.swipecaddy.com.

No Affiliate Links, No Bank Connection, No Account

What sets SwipeCaddy apart from other rewards apps is a deliberate trust stance. It takes no affiliate commissions, so its recommendations are never influenced by which card would pay it. It never asks to connect to a bank account or read a user's transactions. And it works fully without an account — nothing about a user's wallet has to leave their phone.

How the Ranking Works

SwipeCaddy ranks cards on a deliberately plain formula: reward rate multiplied by a conservative cash value per point, minus any surcharge. Reward rates are pulled from issuer websites and carry verification dates and source links. The valuations are set low on purpose. SwipeCaddy ranks transferable bank points at one cent — the value a cardholder reliably gets from cash or portal redemptions — rather than the higher figure a well-timed transfer can produce. Airline miles are valued at 1.1 to 1.3 cents and hotel points at 0.4 to 1.4 cents, depending on the program.

That restraint follows from the affiliate stance. Sites paid a commission when a reader applies for a card have an incentive toward optimistic math; SwipeCaddy earns nothing on an application, so its numbers are set to what people actually capture. The full methodology is published at www.swipecaddy.com/en/blog/how-we-value-points-and-miles.

Perspective From SwipeCaddy's Founder

"I shut CCPicks down years ago, but I never stopped believing people were quietly losing money on every swipe," said Jangul Aslam, founder of SwipeCaddy. "Rewards programs have only gotten more complicated since then. SwipeCaddy is the version I always wanted to build — one that just gives you the answer, and that you never have to hand your bank login to."

Availability and Pricing

SwipeCaddy is free to download on the Apple App Store and Google Play, and its full card, category, and store catalog is free to browse at www.swipecaddy.com with no signup required. Inside the app, an optional Pro upgrade — \$3.99 per month, \$29.99 per year, or \$99.99 once for lifetime access — removes ads and unlocks the Swipe Scope camera, Swipe Signal alerts, and unlimited Swipe Spot recommendations. At that annual price, Pro is among the most affordable

paid tiers in the category — and the only one that never asks to connect a bank account.

About SwipeCaddy

SwipeCaddy is a credit card rewards app that tells you which card in your wallet earns the most cash back or points at any store, restaurant, or gas station — with no affiliate links, no bank connection, and no account required. The app and its full web catalog are free, with an optional Pro upgrade inside the app. A revival of the 2017 CCPicks app, SwipeCaddy is available on iOS, Android, and the web. SwipeCaddy is built by Const Agility, LLC, based in Texas, United States.

Get Started

Website and full card catalog: <https://www.swipecaddy.com>

Apple App Store: <https://apps.apple.com/us/app/swipecaddy-which-card-to-use/id6791133361>

Google Play: <https://play.google.com/store/apps/details?id=com.constagility.swipecaddy>

How we value points and miles: <https://www.swipecaddy.com/en/blog/how-we-value-points-and-miles>

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